Apple Pay | Frequently Asked Questions

Updated: March 2016

⏩HOW IT WORKS: APPLE PAY and DIGITAL ACCOUNT NUMBERS

Q My new Apple device has Apple Pay. How do I set it up?
A Before making a payment with your Apple device you will need to follow a few simple steps to enroll in Apple Pay and add your existing credit or debit cards.

Open the Wallet app on your Apple device. If your Visa card is already on-file with Apple (iTunes) and is eligible for the service, you will be offered an option to use it as your default card/account for Apple Pay. You have the option to add other cards and will be prompted for a one-time entry of a few account details such as name, address, card number, expiration date, and the three digit card verification value that can be found on the back of your card. If this is your first time using Apple Pay, you will be prompted to add a card by positioning your physical card in the camera frame that appears or you can enter your card details manually.

Qualstar Credit Union, Visa, and Apple will work behind the scenes to create a digital version of your account and enable you to start making payments with Apple Pay. Whenever you add a new Qualstar card, you will be instructed to call Qualstar CU at 1-800-848-0018 to verify your card for Apple Pay unless your Visa card is already on-file with Apple (iTunes).

Q Why am I getting an error when going through the iTunes verification process?
A iTunes uses a number of verifications to safeguard your personal information and ensure you are who you say you are, the card is yours, and the device it's being loaded to is also yours. Apple does not disclose all of their verification methods. If Apple requires further verification, please call Qualstar at 1-800-848-0018 for activation.

Q What is a digital account number and what are the benefits?
A Your payment card information, such as the 16-digit account number found on the front of your card, will be replaced with a digital account number that can be securely stored on Apple devices and used to make purchases. Your credit and debit card numbers are NOT stored on the device, or on Apple servers. This helps to reduce the potential for fraud.

The process is invisible to members and happens behind the scenes. It also helps to simplify checkout by eliminating the need to enter and re-enter your account number when buying items in mobile applications "in-app" or when you are at a merchant where contactless payments are accepted.

Apple is one of the first to make use of digital account numbers to enable secure mobile payments. In the future we expect digital account numbers to become available on any smart device, replacing your payment card numbers in digital wallets, at many e-commerce merchants, in mobile banking apps, and beyond.

Q Who utilizes digital account numbers?
A Digital account numbers are used by the merchants accepting your payment, the payment network that processes your transaction, Apple Pay, and the financial institution that issues your card.

Q On which devices/phones/tablets/computers will Apple Pay work?
A At this time, Apple Pay will work with iPhone 6, iPhone 6 Plus and Apple Watch, upon availability. Within mobile applications, Apple Pay is compatible with iPhone 6, iPad Air 2, and iPad Mini 3.

Q Where can I use Apple Pay – In-store or online?
A Initially, digital account numbers can be used for purchases through participating merchant mobile applications on your new Apple devices, as well as through the iPhone 6 and iPhone 6 Plus at any merchant where contactless payments are accepted.

You can see a list of current merchants accepting Apple Pay HERE.

Q How do I use Apple Pay?
A Look for the PayWave or Apple Pay symbol at checkout and hold your phone near the contactless reader. Place your finger lightly on the Touch ID ™. Or, you may need to enter a passcode and sign a receipt. Keep your phone by the reader until it vibrates and beeps, indicating your payment was accepted. If you use a debit card, the merchant may prompt you to enter your PIN number on the card terminal.

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Q How do I change my default card to my Qualstar card?
A The credit or debit card associated with your iTunes account or the first card you add to your Wallet app is your default card. To change your default card, go to Settings > Wallet & Apple Pay, tap "Default Card" and choose your new card.

To enter a new card, access your Settings, scroll down to Wallet & Apple Pay, then enter your card(s) by tapping "Add Credit or Debit Card." You can then use your camera to capture your card image or type the information in manually.

Q Is Apple Pay free?
A Yes. Be aware that message and data rates may apply, depending on your data plan.

Q Do I need to notify Qualstar Credit Union if I plan to use Apple Pay while traveling?
A Qualstar uses a fraud-monitoring system to monitor our members' card activity, including Apple Pay transactions. Unusual card activity or charges outside your home area may be interpreted as potential fraud and your card could be temporarily blocked until you verify the charges. To prevent interruptions while you are traveling, contact Qualstar at 1-800-848-0018 to provide us with the dates and location of your travel.

Q Is the Apple Pay service available internationally?
A At this time, Apple Pay is only available in collaboration with certain U.S. financial institutions. The availability of Apple Pay outside the U.S. will be determined by Apple.

Q Can I use Apple Pay to make contactless payments internationally?
A Yes. Apple Pay has been designed to enable contactless payments internationally.

Q Do I need to be connected to the internet to use Apple Pay?
A For in-store contactless payments you do not need to be connected to the internet.

⏩SECURITY and DATA PRIVACY

Q How will Apple Pay keep my card information more secure?
A By using a digital account number, you no longer need to share your card/account information when you shop, which reduces the threat of your sensitive data being stored or compromised, because only the digital account number is passed on and your payment details are never actually shared with a merchant. In addition, if your device is ever lost or stolen, you will not need to cancel your underlying card, only the digital account number, which can be quickly reissued.

Q Are my credit and debit card numbers given to the merchant?
A No, your credit and debit card numbers are NOT stored on the device, nor on Apple servers. This helps to reduce the potential for fraud. Instead, a digital account number is substituted and passed to the merchant.

Q How does my Apple device transmit payment details?
A When shopping in-store (refer to current list of participating merchants), simply activate the payment functionality on your Apple device and hold the device in front of a contactless reader. The digital account information stored on the device will be transmitted directly to that contactless reader.

Q Will I know if my digital account number is being used?
A You can enable Apple Pay alerts on your Apple device. Go to Settings > Wallet & Apple Pay, tap your Qualstar card and slide the **Card Notifications** button to the right.

Q Can I remove my digital account number stored on my Apple devices?
A Yes, you are able to easily delete the account from your device. If you delete your digital account you will no longer be able to use Apply Pay and you will need to make purchases with your physical payment card. To delete the card, go to Settings > Wallet & Apple Pay, tap the card you wish to remove, scroll to the bottom of the screen and tap **Remove Card**.

Q Are my Apple Pay purchases protected under Visa Zero Liability?

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A Yes. Whether you use a digital account number or a physical Visa card, you are protected with Visa Zero Liability against fraudulent transactions[1]. Please contact Qualstar for more information.

1 The Visa Zero Liability policy covers U.S.–issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details.

Q Am I liable for fraudulent transactions?

A No. Whether you use a digital account number or a physical Visa card, you are protected with Visa Zero Liability against fraudulent transactions[2]. Please contact Qualstar for more information.

2 The Visa Zero Liability policy covers U.S.–issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details.

Q What information is stored about my purchases?

A Transaction data that is stored is kept anonymous and recent purchase history is kept private, stored only on your device and not on Apple servers, nor is it used for Apple marketing.

⏩CONVENIENCE and USAGE

Q What if my physical Visa card is lost or stolen?

A Please contact Qualstar as soon as possible to block your card. Once you receive your replacement card you can add the new card to your mobile wallet.

Q What if my Apple device is lost or stolen?

A If your Apple device is lost or stolen, use "Find My Apple Device" to quickly suspend or remove your digital account numbers for the respective device. You may also contact Qualstar to perform the same action on your Visa card(s). Once you receive your new device simply add the card(s) to your wallet. In the meantime, you can continue to use your physical card(s) without interruption.

Q If I sell or give my Apple device to someone else, what will happen to the digital account information in the device?

A When selling or giving away your iPhone 6 or other new Apple device you should make sure you delete all digital accounts in Apple Pay. Alternatively, you may reset your phone to factory settings which will also remove all digital accounts. If you forget to do this, contact Qualstar to remove all Qualstar cards from your Apple device on your behalf.

Q If I lose my Apple device and someone starts using it to make purchases, am I liable for those purchases?

A Whether you use a digital account number or a physical Visa card, you are protected with Visa Zero Liability against fraudulent transactions[3]. Please contact Qualstar for more information.

3 The Visa Zero Liability policy covers U.S.–issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details.

Q Will I continue to earn rewards on my Visa +Rewards credit card?

A Yes, you will continue to earn rewards. It is expected that digital account numbers will not impact any rewards you will earn by using a Visa +Rewards card.

Q What will it look like on my monthly / online statement?

A Your transactions will look the same on your monthly/online statements. However, please contact Qualstar if you are not seeing the information you are accustomed to receiving.

Q What should I do when I receive a new, renewed or replacement card?

A For any new or replacement cards, you will go through the initial set up of providing the basic payments details to add the card to Apple Pay. Make sure to remove your old card in Apple Pay once you have activated your replacement. To delete the card, go to Settings > Wallet & Apple Pay, tap the card you wish to remove, scroll to the bottom of the screen and tap **Remove Card**.

For a card renewal, the new expiration date will be automatically provided from Visa to Apple seamlessly, with no action required by you.

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Q What if I need to return an item?
A Any returns should be processed as they are done today, without any changes. However, individual merchant return policies may vary so be sure to ask when you are making the original purchase.

Q What payment information will be on my receipt?
A Receipts should look the same as they always have. In some cases, receipts created from digital account usage may display the last four digits of your digital account which may differ from the last four digits of your physical card.

Q Where can I view the full Terms of Use?
A Please contact Qualstar and Apple for the terms and conditions applicable to the service To view Qualstar's Privacy Policy and Terms and Conditions, go to Settings > Wallet & Apple Pay, tap the card you wish to view, scroll towards the bottom of the screen and tap **Privacy Policy** or **Terms and Conditions**.

Q Who do I contact for additional questions about my digital account number?
A Please contact Qualstar at 1-800-848-0018.