

## APPLE PAY® – FREQUENTLY ASKED QUESTIONS (FAQS)

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### General

#### What is Apple Pay®?

Apple Pay is a payment feature within the Wallet® app that allows you to add your credit and debit cards to your device, which you can use to make purchases at participating retailers or within apps without having to present a physical card or enter a card number.

#### Which devices are compatible with Apple Pay?

Device	Purchases In Apps	Purchases In Stores
iPhone® 6s, iPhone 6s Plus, iPhone 6, iPhone 6 Plus	Y	Y
Apple Watch® paired with iPhone 5 or later		Y
iPad Pro™, iPad Air® 2, iPad mini™ 4, iPad mini 3	Y	

#### How does Apple Pay work?

When you make a purchase, you present your virtual card loaded on your device as opposed to your physical card. Your card number is not shared with merchants during purchase or stored on your device. Instead, a unique number is assigned to your card. Your device exchanges payment information wirelessly to the payment terminal using Near Field Communication (NFC) technology. Your device must be unlocked to make a purchase.

#### Where can I use Apple Pay?

Millions of stores accept Apple Pay; however you should continue to carry your physical cards to use where Apple Pay is not accepted. Look for the contactless payment or Apple Pay symbol when making a purchase or ask the retailer. Visit [Apple's website](#) to see a partial listing of stores and apps that accept Apple Pay.

#### Are there fees associated with loading my debit card or using Apple Pay?

Farmington Bank does not charge fees to load your debit card or to use Apple Pay. You do need to have an active data plan for your device and message and data charges may apply. Farmington Bank account and debit card terms, conditions, and agreements also apply.

#### What is a Device Account number?

Your Device Account Number, or virtual card number, is a unique number assigned to your card used to make purchases using Apple Pay. Your actual card number is not shared with merchants or with Apple® and is not stored on your device.

### Setup

#### How do I add my debit card to Apple Pay?

To add your Farmington Bank debit card on your eligible iPhone or iPad, go to Settings, open Wallet & Apple Pay, select Add Credit or Debit Card, then follow the prompts. You can use your camera (photo is not saved to your device or stored in your photo library) or type the card information manually. If you use your camera to load your card, be sure the card information is read correctly.

To add your Farmington Bank debit card on your Apple Watch, first pair your Watch with a supported iPhone running on iOS 8.2 or later using the Apple Watch app. Then open the Apple Watch app on your iPhone, select Wallet & Apple Pay, tap Add Credit or Debit Card and follow the prompts.

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### Setup

#### **When I add my debit card to Apple Pay, why am I being asked to contact Farmington Bank to verify my card?**

As an extra security step when you add your Farmington Bank debit card to Apple Pay, you may be prompted to call us at 877-376-2265. A Bank representative will confirm you and your account which will allow you to finish adding your card to your device.

#### **Can I load multiple cards to Apple Pay on my device?**

Yes. Currently you can load up to eight (8) cards in your Wallet.

#### **Can I load my debit card to Apple Pay on multiple devices?**

Yes. Your debit card must be added to each device.

#### **Why is there already a debit/credit card loaded in Apple Pay?**

Your device automatically loads the card you established with your iTunes account.

### Using Apple Pay

#### **How do I pay using Apple Pay?**

To make an in-store purchase using your iPhone, hold the device within a couple inches of the contactless reader. Once detected, Apple Pay will automatically appear on your device and prompt you to place your finger on Touch ID™ or enter your passcode to complete the purchase. When using your Apple Watch, double-click the side button and hold your device's face near the contactless reader. To confirm the transaction is complete, a checkmark will appear on your device and you may hear a beep/tone and slight vibration. If your Card Notifications are turned on, you will receive notifications for completed and declined transactions.

To make an in-app purchase, select Apple Pay as the payment option and place your finger on the Touch ID or enter your passcode.

If a merchant asks for the last four digits of your card number when making a purchase, provide the last four digits of your Device Account Number which can be found on your device under Settings, then Wallet & Apple Pay.

#### **Where can I view and manage my debit card in Apple Pay?**

View and manage your debit card on your device in Settings, then Wallet & Apple Pay. Tap a card to view transactions and manage its settings. The Apple Watch will not display these details.

#### **How will an Apple Pay transaction appear on my account statement?**

Your Apple Pay transactions will appear as normal debit card transactions and may include "Digital Account Number" in the description as well as the last four digits of your Device Account Number.

#### **How do I get a refund for something I purchased with Apple Pay?**

You can receive refunds to your account as you normally do when returning a purchase. You may be asked to provide the last four digits of your Device Account Number, which can be found on your device under Settings, then Wallet & Apple Pay.

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### Using Apple Pay

#### **Why does my debit card image look different than my physical card?**

Your debit card image may look different in your Wallet. The last 4 digits of your debit card appear at the bottom of the virtual card in your Wallet so you know it's correct.

#### **How do I make sure Apple Pay is turned off/locked when not in use?**

Apple Pay is locked when your device is locked and Touch ID or your passcode is required to use it.

#### **I'm having trouble with my device's software/hardware. What should I do?**

Please contact Apple directly at [apple.com/contact/](https://apple.com/contact/).

#### **Can Apple Pay be used for recurring charges, subscriptions or bills?**

No. When making a purchase using Apple Pay, if the retailer asks if you'd like to save your payment method, you should present them with your physical card for future use.

#### **How do I set my Farmington Bank debit card as my default card in Apple Pay?**

On your device, go to Settings, then Wallet & Apple Pay to set your default card.

#### **What are the notifications I receive from Apple Pay and how do I turn them off?**

You may receive notifications such as completed and declined transactions. You can turn off these notifications on your device under Settings, Wallet & Apple Pay, and then Card Notifications. By turning off these notifications, you will no longer be able to see your transaction history in Apple Pay.

#### **What transactions are listed in Apple Pay and why are they different from my bank account statement?**

Apple Pay transactions listed only include your last 10 purchases. To view your entire list of transactions on your account, you should refer to your monthly bank statement or your account history within online banking or our Mobile App.

You can turn off your Transaction Display on your device when you visit Settings, Wallet & Apple Pay, and then Card Notifications.

#### **If I receive a replacement debit card, can I continue to use Apple Pay?**

If your replacement card has the same number you can simply update the expiration date on your device. If your replacement card has a new number, you may need to delete the existing card from Apple Pay and add the replacement card the same way you did the first time.

### Security

#### **Is my account/card number or other information shared with Apple or a merchant?**

No. You are assigned a unique Device Account Number, or virtual card number, associated with your card. It's used to make purchases using Apple Pay and your actual card number is not stored on your device and is not shared with merchants or with Apple.

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### Security

#### **Does Farmington Bank protect my virtual debit card?**

The same protection that applies to your physical Farmington Bank debit card applies to your virtual debit card. You should refer to the [Terms and Conditions of Your Account](#) for a full description.

#### **My device is lost or was stolen. What should I do?**

It's a good idea to download Apple's Find My iPhone app before it's ever lost or stolen. This app allows you to place your device in Lost Mode so your information is not accessible, or you can erase your iPhone remotely (Find My iPhone must be enabled in iCloud).

If you can't place your device in Lost Mode or disable Apple Pay, call Farmington Bank at 877-376-2265 immediately to report your debit card lost or stolen. Outside our regular business hours, call 800-264-5578.

In addition, you should contact your service provider so they can suspend your service.

You should review your banking transactions frequently, and if you ever notice suspicious activity you should call us immediately.

#### **If I erase my device or my debit card on my device, can I continue to use my physical card?**

Yes. You can continue to use your physical card after you erase your device or debit card on your device. You can reload your cards to Apple Pay at any time.

### International Travel

#### **Can I use my debit card with Apple Pay internationally?**

Apple Pay will work internationally if you use it at a participating merchant. This is also based on your wireless plan and mobile carrier. Message data charges and foreign transaction fees may apply.

### Apple Support Links

[iPhone and iPad Apple Pay setup](#)

[Apple Watch Apple Pay setup](#)

[Participating banks and stores](#)

[Help adding cards to Apple Pay](#)

[Security Guide for Apple iOS 9.0 or later](#)

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