

APPLE PAY | FREQUENTLY ASKED QUESTIONS

OVERVIEW

What is Apple Pay?

Apple Pay™ allows you to pay for your purchases with your iPhone® by holding your phone near a contactless reader at participating merchants. You can also use your Compatible iPad to make purchases. To view a list of compatible Apple devices please visit apple.com.

How do I add my cards to Apple Pay?

Open the wallet app on your iPhone, tap the add button in the upper right corner, choose your card payment type, then simply snap a picture of your card or enter the details manually.

When I use the camera to add the card, the card details are not showing correctly. What do I do?

In the event your card detail cannot be captured by your phone through your camera, proceed with entering in all of the required fields manually. This will also process and add your card normally into Apple Pay.

How do I change my default card to my Honda FCU debit card?

The credit or debit card associated with your iTunes® account or the first card you add to Passbook is your default card. To change your default card:

1. Go to Settings > Passbook & Apple Pay
2. Tap Default Card
3. Choose a new card

How do I pay using Apple Pay?

In-Store Purchases - Look for these symbols on the payment terminal:



Hold your device near the contactless reader with your finger while holding down Touch ID™. A subtle vibration and beep will confirm the transaction is complete.

In-App Purchases - Choose Apple Pay as your payment method. To authenticate the Apple Payment, you will use either your fingerprint, facial id or passcode.

Is there a fee associated with adding a Honda FCU debit card with Apple Pay?

No. There is no fee to add a Honda FCU debit card to Apple Pay; however, an active data plan is required. Based on your wireless plan and mobile carrier's offering, additional message and data charges may apply.

How do I get Apple Pay push notifications on transactions?

This is a setting on your device. Go to Settings > Privacy > Location Services, select Passbook and choose "While Using."

Can Apple Pay be used internationally?

Yes, provided you notify Honda FCU of your travel. You can report your travel plans by giving us a call at 1-800-634-6632.

SECURITY**Are my payments safe with Apple Pay?**

Yes. When you use Apple Pay, your card number isn't stored on your phone or given to the merchant. A unique digital code (token) is created specifically for that device.

How does the digital code/token work?

A device account number (token) is a substitute account number that replaces your card number and is used to make secure purchases in stores and in app. A device account number won't work outside of the secure payment environment.

Am I liable for unauthorized purchases made by Apple Pay?

You still enjoy all the benefits of your Honda FCU Visa debit card, which includes our Zero Liability policy that protects you from unauthorized Visa purchases.

Can I lock Apple Pay?

Apple Pay is locked when the device is locked. A device passcode or Touch ID is required per transaction in order to use Apple Pay.

What happens when I replace or upgrade my device?

If you replace or upgrade your device, you'll need to add your card(s) again to Wallet as new Apple Pay setup.

How are my privacy and personal information protected?

Since Apple Pay doesn't store your credit or debit card number on the device, you never reveal your name, card number or security code to merchants.

What if my phone gets lost or stolen?

Apple's Find My iPhone website lets you suspend its ability to make payments. You can also contact Honda FCU at 1-800-634-6632 option 2 then option 3 for digital wallet support. In any case, without your thumbprint, face ID, passcode or card information, a thief should not be able to use your phone to make purchases.

What if my card is lost or stolen?

Contact Honda FCU at 1-800-634-6632 as soon as possible. Once you receive your replacement card, you can add your new card to Apple Pay.

How can I find more information on Apple Pay?

More information is available at apple.com.



Apple Watch | Frequently Asked Questions

OVERVIEW

What is the Apple Watch?

The Apple Watch is another device that allows you to pay for purchases using Apple Pay

Do I need an iPhone for the Apple Watch to work?

Yes, the Apple Watch must be paired with your compatible iPhone. A list of compatible Apple devices can be found at apple.com.

Do I need an iCloud account for the Apple Watch to work?

Yes, an iCloud account is required.

If I am already using Apple Pay with my iPhone is there any additional setup to make purchases with my Apple Watch?

Yes, the setup for Apple Watch is performed separately from the iPhone. Please see: [How to add cards to my Apple Watch](#).

How do I add my cards to the Apple Watch?

Access the Apple Watch settings app, scroll down to Wallet & Apple Pay and then select "Add Credit or Debit Card". You can then begin adding cards using your iSight camera or you can type the account information in manually.

How do I unlock my Apple Watch so I can make Apple Pay payments?

The Apple Watch unlock can be performed in 2 ways:

- With the watch on your wrist, you enter your passcode on the watch
- With the watch on your wrist, you enter your passcode on the paired iPhone, which must be connected, via Bluetooth and within range.

Please note the Apple Watch is available for payments as long as it remains on your wrist.

How can I use Apple Pay on the Apple Watch?

Once the watch is unlocked, confirm that your wrist detection has been turned on. Next, you will double click the side button (also called the Digital Crown) on the Apple Watch. You will then see your default card image. You can then proceed with the default card or swipe left to right and select an alternate payment card. Once a card is selected, you will simply hold the display of the Apple Watch within a few centimeters of the contactless reader.

How will I know my transaction from my Apple Watch was successful?

A gentle pulse, beep and checkmark on the Apple Watch screen will confirm the payment had been made.

SECURITY

Can I make purchases with the Apple Watch without my iPhone?

Yes. Once the watch is unlocked by entering a passcode, you can use your Apple Watch to make the purchases.

If I remove my Apple Watch from my wrist, can someone else make a purchase with the watch?

No, once you take off the watch, it removes the ability to perform transactions until you put the watch back on and enter the passcode.

If I accidentally disable my passcode, can I still make purchases?

No, disabling the passcode will delete any tokens that were previously created and you will have to setup your payment card again via the Apple Watch app.

If I log out of iCloud can I still make purchases?

No, logging out of iCloud will delete any tokens that were previously created and you will have to setup your payment card again via the Apple Watch app.

If I unpin my Apple Watch from my iPhone, can I still make purchases?

No, unpinning the watch from your iPhone or other paired devices will delete any tokens that were previously created and you will have to setup your payment card again via the Apple Watch app.

Can Apple Pay/Apple Watch be used internationally?

Yes, provided you notify Honda FCU of your travel. You can report your travel plans by giving us a call at 1-800-634-6632.

