



What is Apple Pay?

Apple Pay is a breakthrough, secure contactless payment technology that allows you to pay with your supported Apple device by simply holding it near compatible credit card terminals, or online via supported mobile apps.

What devices are compatible with Apple Pay?

- For in-store purchases: iPhone® 6s, iPhone 6s Plus, iPhone 6, iPhone 6 Plus, iPhone SE, and Apple Watch® paired with iPhone 5 or later.
- For in-app purchases: The above listed iPhones plus iPad Pro™, iPad Air™ 2, iPad mini™ 4, and iPad mini 3 or later

You'll also need a free iCloud® account to use Apple Pay. To enroll in iCloud, simply visit iCloud.com to register.

Is there a fee to use Apple Pay?

No, Apple Pay is free; however, third party charges such as wireless carrier message and data rates may apply.

Which HLEFCU cards will I be able to use with Apple Pay?

All HLEFCU Platinum MasterCard credit cards and MasterCard debit cards are available for use with Apple Pay.

How do I add my card to Apple Pay?

- Open Passbook® and tap the "+" sign in the upper right corner.
- Center your card in the brackets and your device will populate the fields for you.
- Follow the instructions and enter any additional info requested.
- When you finish, a notification will appear. Call the number on the notification to verify your card.

Why do I need to call to verify my card?

We require a call to verify your card prior to authorizing it for use in Apple Pay as an extra layer of security. This is to help protect your card from fraudulently being added to someone else's Passbook in the event your card is lost/stolen, and/or your personal card information is compromised.

How do I change my default card to my HLEFCU card?

The credit or debit card that appears first/in front, which is often the first card you add to Passbook, is your default card. To change your default card:

1. Go to Settings, and then to Passbook & Apple Pay.
2. Select Default Card.
3. Choose a new card.

Alternatively, you could simply open Passbook , tap & hold the card you want to default, and simply drag it to the front of the stack. The card in front is your default card.

Will the card art in Apple Pay match my physical card?

It depends. Because Apple Pay allows only one design per card, we used our Logo Card artwork for our digital wallet solutions. So if you have any one of our badge cards or DYOC, it will not match the card artwork in Apple Pay and Passbook.

Is Apple Pay safe?

Yes! Your personal information, such as account number, CCV, name, etc. are never stored on the device, nor are they ever seen by merchants. Instead, when take a picture of your card with your device's camera, a unique digital account number (token) is generated by MasterCard and sent back to your device and stored on the "secure element." When you make a purchase, you authenticate your purchase with your fingerprint or device PIN, and the token and a single-use cryptogram (like a CVV) are sent to the processor. Either of these elements are useless on their own, and even if compromised, they cannot be decoded (there's nothing to decode) is useless and the cryptogram can only be used once.

Where can I use Apple Pay?

An ever growing number of merchants now accept Apple Pay in-store and online. For the most current list of participating merchants, visit www.apple.com/apple-pay/where-to-use-apple-pay/. You may also look for these Apple Pay or payWave® symbols at checkout.



One local merchants that aren't on Apple's list and may not advertise acceptance are Times Supermarket and Foodland.

Will I still earn rewards when I pay using Apple Pay?

Of course! When using Apple Pay, you will continue to enjoy the same benefits and rewards you always have when using your HLEFCU cards.

Can I opt out of Apple Pay at any time?

Yes, you may add and remove cards at any time. To remove your card, simply go into "Settings," and open "Passbook & Apple Pay." Then select the card you want to delete and tap "remove card."

What happens when my card expires? When I receive my new card will I have to update Apple Pay with the new expiration date?

When an enrolled card expires, the expiration date is automatically updated in Apple Pay for you. You may continue to use your card in Apple Pay even before receiving your new physical card.

What if my card is lost or stolen?

Please call us immediately and mention that you are enrolled in Apple Pay. We'll cancel your card, however, you'll need to remove the lost/stolen card from Passbook using the "Remove Card" option. When your new card arrives, you'll need to add the card to Apple Pay before making any Apple Pay purchases.

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

Just like any other purchase, you'll be able to return a purchase made with an Apple Pay account. During the return process, the cashier may ask you for the last four digits of your Device Account Number. This is usually the same as the last four digits of your credit or debit card account number, but you can check by opening Passbook at bringing up the card to make the purchase. The last four digits of the Device Account Number will be displayed on each card in your Passbook.

I'm having a problem with my device or it's software. What should I do?

If you're experiencing difficulties with your device and/or its software, please contact Apple.

What will happen to the information on my device if I sell or give it away?

If you plan on selling or giving away your device, be sure to delete all accounts in Apple Pay and Passbook. You'll also want to do a system restore to return your device to factory settings. If you've forgotten to delete your HLEFCU account(s) prior to selling or giving away your device, please contact us and we will assist you in removing your information.

Where can I find more information on Apple Pay?

For more information, visit www.apple.com/apple-pay/.