

Apple Pay[®] Frequently Asked Questions

1. What is Apple Pay?

Apple Pay is a contactless payment feature accessed through your iPhone[®] or Apple Watch[®] that allows merchants to receive payments. You can also use your iPad Air 2[®] or iPad Mini 3[®] to pay within certain applications.

2. How does Apple Pay work?

Apple Pay creates an electronic version of your credit and debit cards, assigning device account numbers, for added security. You can use Apple Pay at participating merchants who accept Apple Pay.

3. Is Apple Pay secure?

Yes. When you use Apple Pay, your Central Bank card number is not stored on your phone or given to the merchant. A unique digital code is created specifically for your device. You still enjoy all the benefits of your Central Bank debit card, which protects you from unauthorized purchases.

4. Is there a cost associated with Apple Pay?

There is no cost to use Apple Pay; however, wireless carrier data fees may apply. Central Bank debit card Terms & Conditions and your Debit Card Deposit Account Agreement will apply for all purchases.

5. What do I need to use Apple Pay?

- iPhone – These are the models compatible with Apple Pay
 - iPhone models with Face ID[™], iPhone models with Touch ID[™], except for iPhone 5s
- iPad-These are the models compatible with Apple Pay
 - iPad Pro, iPad, iPad Air, iPad Mini with Touch ID[™] or Face ID[™]
- Apple Watch-These are the models compatible with Apple Pay
 - Apple Watch (1st generation), Apple Watch Series 1 and 2 and later
- iOS 8.1 or later
- Face ID[™], Touch ID[™] or passcode on your device
- iCloud[®] account

Apple Pay is NOT available on other devices such as Android or Windows.

6. Which Central Bank card can I use with Apple Pay?

You can use Central Bank consumer or business debit cards with EMV chip.

7. **How do I set up Apple Pay with my Central Bank card on my device?**

Before you can start using Apple Pay you will need to add your new Central Bank debit card with the EMV chip to your device. If your Central Bank card is already attached to your Apple iTunes® account and eligible for Apple Pay, you will be prompted to use it as your default account. You may store 8 eligible credit and debit cards on your device. To add additional cards to your device, please follow these steps:

1. Open the Wallet option on your device
2. Select the Credit and Debit card link
3. Either tap the camera icon to take a picture of your Central Bank card to automatically enter your information or you may manually enter your card information.

8. **How do I change my default card to my Central Bank card?**

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

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

9. **How do I use Apple Pay as my payment choice?**

To use for payment for in-store purchases, simply hold your device near the contactless reader with your finger on Touch ID®. A soft vibration and beep indicate your payment was accepted.

Using Apple Pay for In-App purchases is just as easy, simply by selecting "Apple Pay" and placing your finger on the Touch ID.

10. **Where can I use Apple Pay?**

Apple Pay is accepted in grocery stores, restaurants, hotels, on apps and some websites. Use your Apple Pay wherever you see one of these symbols.



11. **Can I make a purchase using a card other than the card I've designated as my default card?**

To use another card for in-store purchases:

- To use a card other than your default card, tap the stack of cards at the bottom of the screen, then select the one you'd like to use to make your payment.

- On an Apple Watch: Double-click the side button and you'll see your default card. To change cards, swipe left or right.
- To use another card for an in-app purchase: Tap,



then tap card and select the card you'd like to use to make your payment.

12. Where and how can I use Apple Pay to pay in a store or within APPs?

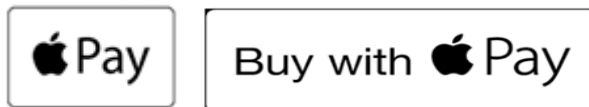
You can use Apple Pay with your compatible Apple device to pay in stores that accept contactless payments. Visit the Apple website* for a list of participating merchants and mobile apps, or look for one of these symbols at checkout:



Some stores might have this symbol on their card readers and point of sale terminals, but they might not be currently set up to accept contactless payments including Apple Pay.


13. How do I use Apple Pay within APPs?

With a compatible Apple device, you can use Apple Pay to pay within apps when you see the "Buy with Apple Pay" or "Apple Pay" button as a payment method. Look for these buttons in apps:



14. Does Apple Pay show my recent transactions?

When you view your Central Bank debit card in Wallet, you'll see the last transaction for each card.

You can also see the last 10 transactions for each card. Just tap the card in Wallet, then tap. 

15. Why is my transaction amount sometimes reported differently in Apple Pay?

Occasionally only initial authorization amounts will be passed to Apple Pay, which might be different from the final transaction amount. As a result, you might see different transaction amounts from locations such as restaurants, gas service stations, hotels, and car rental companies. Always refer to your Central Bank account statement for final transaction details.

16. How do I return an item I bought using Apple Pay in a store?

The cashier can use the Device Account Number to find the purchase and process the return, just like they would with a traditional card payment. To see the last four digits of the Device Account Number, tap the card and tap the info button in the lower right-hand corner.

If the cashier needs your card details to process the return, you can follow the same steps for making a payment. Hold the Apple Pay device you used to make the payment near the reader, select the card you used to make the original payment, and authorize the return.

Depending on the return and refund policies of the store, it may take several days for the return transaction to appear on your Central Bank statement. We recommend keeping your receipt until the return posts to your account.

17. What if receive a new or replacement card?

For any cards replaced due to loss, theft or fraud you will need to remove the old card and add your new card to Apple Pay either using the device camera or enter the card information manually. As a reminder the card that is stored in iTunes becomes your default payment card, you can switch your default card by accessing your device Settings. **Contact Central Bank at 501-221-6400 if your card has been lost or stolen or fraudulent transactions have posted to your account.**

18. What if my device is lost or stolen?

If your device is lost or stolen, access Apple's Find My iPhone to put your device in Lost Mode to suspend Apple Pay and/or wipe your device clean.

Need even more information visit the [Apple Pay Support Page](#). *

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