Fairfield County Bank
Member FDIC

Apple Pay - Frequently Asked Questions

Understanding Apple Pay

What is Apple Pay™?

Apple® Pay is Apple's digital payments service located in the Wallet on your mobile device. It allows users to make contactless point of sale payments or in app purchases after adding your debit card.

What is needed to use Apple Pay?

A compatible Apple device and version 8.1 or later of iOS or WatchOS.

Compatible Apple Devices	In Store	In App
iPhone® 6s, iPhone 6s Plus, iPhone 6, iPhone 6 Plus, iPhone SE	*	*
Apple Watch® Paired with iPhone 5 or later	*	
iPad® Pro, iPad Air 2, iPad mini 4, iPad mini 3		*

Where is Apple Pay accepted?

Apple Pay is accepted at millions of retailers worldwide. In stores, look for the contactless reader or Apple Pay symbols at checkout. In app, look for the "Buy with Apple Pay" or Apple Pay symbols.

How does Apple Pay work?

When you are ready to make a purchase, in store, hold your device up to the contactless reader and the purchase information is transmitted wirelessly through Near Field Communication. In app, make a one-tap purchase by tapping the Buy with Apple or Apple Pay buttons.

With every purchase, you are required to use your Touch ID™ (fingerprint) or passcode to authorize payment.   The merchant will never receive any personal identifying information including your card number since a unique purchase number is assigned to every transaction.

What is a Device Account Number?

When adding a card to your digital Wallet, Apple assigns a Device Account Number that is stored in the "secure element chip" which is located in the iPhone, iPad, and Apple Watch. This is stored on your device instead of your debit card number.

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Understanding Apple Pay (contin.)	**How do I find my Account Device Number?**

The last for digits of the device number that Apple assigns is located in your Wallet on your device. Tap the Wallet app on your iPhone, then tap the "i" to see the last four digits of the Device Account Number.

Getting Started

How do I add my Fairfield County Bank VISA® debit card to my Wallet?
Select the Wallet app (formerly the Passbook app) or select 'Settings' and then 'Wallet & Apple Pay' on your iPhone or iPad. Tap the plus sign or tap "Add Credit or Debit Card," then follow the prompts.

For Apple Watch, it must first be paired with your iPhone. Then, open the Watch app on your iPhone, tap "Wallet & Apple Pay," select "Add Credit or Debit Card," and then follow the prompts.

If your card number is not embossed, please tap "Enter Card Details Manually." If your card is embossed, you have the option to place your card in the frame or manually enter the card details.

You may also view our set up steps located at https://fairfieldcountybank.com/applepay/applepay-enroll.html or visit Apple's website at www.apple.com/support/apple-pay.

When adding my debit card to Apple Pay, why was I asked to contact Fairfield County Bank to verify my card?
For your security, you may be prompted to call the Bank at 877-431-7431 to verify your card for Apple Pay. One of our eBanking Specialists will then identify you and your card so that you can finish enrolling your Fairfield County Bank debit card in Apple Pay.

One of our representatives may contact you to further authenticate the enrollment of your Fairfield County Bank VISA Debit Card in Apple Pay.

Why am I being blocked from enrolling my debit card in Apple Pay?
Check to make sure you did not deactivate your card either through *Connect24*^{SM} Online Banking or Mobile Banking. You will not be able to add a deactivated card.

What is a default card?
The default card is located at the "top" of your wallet and will be used for all transactions unless, at the individual transaction, you select another. It will be the card that is visible if you have the "Double-Click Home Button" activated to allow access to your card when your phone is locked.

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Getting Started (contin.)

How do I make Fairfield County Bank's Debit Card my default card?
Select Settings > tap Wallet & Apple Pay on you iPhone or iPad.
1) Tap Default Card under the Transaction Defaults section.
2) Tap your Fairfield County Bank debit card to set it as your default.

For Apple Watch, open the Watch app on your iPhone. Select the "My Watch" tab, then tap "Wallet & Apple Pay," "Default Card," then select your Fairfield County Bank VISA® Debit Card.

Usage

How do I make an "in store" purchase with Apple Pay?
In stores, hold your iPhone an inch away from the contactless reader and your default card will automatically appear once detected. Hold your finger continuously on Touch ID to pay with your default card or tap "Enter your Passcode." To pay with a card other than your default, hold your phone near the contactless reader and when your default card appears, tap it, and then tap the card you wish to use. Place your finger on Touch ID to pay or enter your passcode.

To pay with your default card on your Apple Watch, double-click the side button and hold an inch away from the contactless reader. The payment is secured through continual skin contact on the Apple Watch.

How do I make an "in app" purchase with Apple Pay?
When you see the "Buy with Apple Pay" button or Apple Pay button, tap one of it. Confirm your information (billing, shipping, and contact). To pay with a different card, tap the chevron (>) net to your card. Rest your finger on Touch ID to process the payment.

How do I know a payment has been made?
You will see 'Done' and checkmark on the screen. On the watch, you will feel a tap.

When making an in store purchase, what do I choose on the terminal if it asks me Credit or Debit?
Choose Credit.

Usage (contin.)

What do I do if the terminal asks me for the last four digits of my card?
Use the last four digits of the **Device Account Number** assigned by Apple. For iPhone tap the Wallet app, then tap the "i" to see the last for digits. For Apple Watch, tap the Watch app on your iPhone, select "Wallet & Apple Pay," and then tap your card to see the number.

How can I manage Apple Pay notifications?
Tap Wallet, "i", and then slide to turn notifications on or off. You may also select Settings, then "Wallet & Apple Pay," select your Fairfield County Bank debit card, and then slide to turn notifications on or off.

Security

How is my card information secured within Apple Pay?
Once your card is entered, a Device Account Number is created, assigned, encrypted, and stored in the Secure Element chip which is located in the iPhone, iPad, and Apple Watch. Your debit card number is then never seen by a merchant as it is when swiping your card. Consumer device verification is performed on your Apple phone or Watch with either your Touch ID or passcode. Payment is made through contactless EMV transactions making payments.   To keep transactions secure, Apple uses a method known as "tokenization," which assigns a unique number to each purchase.   Merchants never see your personal information.

What should I do if my device is lost or stolen?
If your device is lost, stolen or misplaced, you can put your device in "lost mode" if you have previously downloaded Apple's Find My iPhone app. You can also do this by logging on to your iCloud® account if it is enabled. Temporarily, you can deactivate your debit card through *Connect24* Online or Mobile Banking. Please call our eBanking Specialists for immediately if you cannot do any of the above at 877-431-7431, ext. 7437 to report your lost or stolen debit card. If it is after hours, please call 800-264-5578.

For additional instructions and information on Apple Pay, please reference the links below:
Learn more about Apple Pay – http://www.apple.com/apple-pay/
Set up Apple Pay – https://support.apple.com/en-us/HT204506
Pair your apple watch to your iPhone – https://support.apple.com/en-us/HT204505
Where is Apple Pay accepted – http://www.apple.com/apple-pay/where-to-use-apple-pay/
Using Apple Pay in stores or in app – https://support.apple.com/en-us/HT201239
Manage your card – https://support.apple.com/en-us/HT205583