

## Apple Pay®

**Add your Unity Credit Union MEMBER CARD® debit card to your Apple Wallet!**

### A Simple and Secure Way to Pay

Unity Credit Union is proud to offer you an easy and secure way to make everyday purchases! Add your Unity Credit Union MEMBER CARD® debit card to Apple Pay® and easily pay for your purchases with your iPhone®.

- **It's Easy:** Paying with Apple Pay® is as easy as holding your iPhone® to the payment terminal and clicking a button.
- **It's Secure:** Your actual card number is never stored on your device and your card details are never shared during a transaction, so you know your purchases are safe and secure.

### Adding a Card to Apple Pay®:

You have the option to add your debit card through the Wallet App on your iPhone® or through our Unity Credit Union Mobile App:

#### iPhone®:

1. Open the Wallet App
2. Press the 'plus sign' in the upper right corner
3. Follow the on-screen instructions to add your Unity Credit Union MEMBER CARD® debit card

#### Unity Credit Union Mobile App:

1. Log into the Unity Credit Union Mobile App
2. Click on "Settings"
3. Select "Apple Pay®"
4. Follow the on-screen instructions to add your Unity Credit Union MEMBER CARD® debit card

### Paying with Apple Pay®:

If you are using an iPhone®, hold it to the payment terminal with your finger on the home button. A beep and vibration will confirm your payment. Apple Pay® transactions will show a tick mark with a "Done" message to show whether the transaction is successful or declined.

### Where to Use Apple Pay®:

#### In-store:

Apple Pay® is accepted at plenty of retailers. Just look for retailers that display the Apple Pay® or contactless logo for in-store purchases. [See the list of retailers who accept Apple Pay®](#)

#### Within apps:

Payments can be made from within Apps where you see Apple Pay® listed as a payment option. With your iPhone®, iPad, and Apple Watch, you can use your Unity Credit Union MEMBER CARD® Debit Card in Apple Pay® to pay within apps accepting *Interac*® Debit when you see Apple Pay® as a payment option. To learn how this works: <https://support.apple.com/en-ca/HT201239#inapp>

#### Using the Safari browser:

You can also pay on the web in Safari with your iPhone®, iPad and iMac at online retailers that accept *Interac*® Debit for Apple Pay®: <https://support.apple.com/en-ca/HT201239#safari>

Apple Pay® is a trademark of Apple Inc., registered in the U.S. and other countries.

iPhone® and Apple Watch® are registered trademarks of Apple Inc.

MEMBER CARD® is a registered certification mark owned by Credit Union Central of Canada, used under license.

## Apple Pay® Frequently Asked Questions (FAQs)

### Is Apple Pay® free?

Yes, there are no fees to use or register your card with Apple Pay®. If you pay transaction fees for your account, each transaction in Apple Pay® will count as an additional transaction. Your wireless carrier may charge additional fees for data usage.

### Which Unity Credit Union cards can I use with Apple Pay®?

Unity Credit Union's MEMBER CARD® debit cards are currently available for Apple Pay®.

### How many devices can I add my card to?

There is no maximum number of devices to which you can add your MEMBER CARD® debit card for Apple Pay®. However, you are responsible for verifying the validity of the debit card on that device, and for any charges made with the card to the account – unless there has been a fraud.

### How do I make my Unity Credit Union MEMBER CARD® debit card the default card in Apple Pay®?

The first card added to Apple Pay® is automatically set to be the default card. To change your default card, open the Wallet app, hold and drag your Unity Credit Union card to the front. You may also:

1. Open "Settings" and select "Wallet & Apple Pay®"
2. Select "Default Card" under "Transaction Defaults" and choose your Unity Credit Union card.

### On which devices will Apple Pay® work?

Apple Pay® works on the iPhone® 6 and newer, iPhone® SE, Apple Watch Series 2, and any Apple Watch paired with iPhone® 5 or later.

### Which devices can I use for in-store payments?

Every eligible iPhone® can make in-store payments.

### Does Apple Pay® work internationally?

Apple Pay® using your MEMBER CARD® debit card works wherever INTERAC® Flash is accepted. At this point, INTERAC Flash is only accepted in Canada.

### Do I need network access to make a purchase?

No. Your phone (powered and unlocked) has everything you need to complete a purchase at a retailer, whether or not you have network access at that time. As with card purchases, you may not complete a purchase if the retailer's POS terminal is off-line or unavailable. You will need network access to receive transaction notifications from Apple.

### Which merchants accept Apple Pay®?

Apple Pay® is accepted by many retailers, with more being added all the time. Just look for retailers that display the Apple Pay® or contactless logo for in-store purchases. To view a list, visit [www.apple.com/ca/apple-pay/](http://www.apple.com/ca/apple-pay/)

### Is there a maximum dollar amount for a purchase?

No, there is no maximum value for Apple Pay® transactions, since each purchase is verified within Apple Pay® using Touch ID or passcode (as long as you do not exceed your MEMBER CARD® debit card, ATM, and Point-of-Sale (POS) daily spending limit).

### Is my account number stored on my phone?

No, your account number is replaced with a secure digital number known as a token. The token represents your Unity Credit Union card and is used to make secure purchases, both in-app and in-store.

*Apple Pay® is a trademark of Apple Inc., registered in the U.S. and other countries.*

*iPhone® and Apple Watch® are registered trademarks of Apple Inc.*

*MEMBER CARD® is a registered certification mark owned by Credit Union Central of Canada, used under license.*

### **How is Apple Pay® secured?**

Each Apple Pay® transaction requires your authorization through Touch ID, Face ID, or a passcode. Your card number is not shared with the merchant or saved on your iOS device, instead using a secure token to complete the purchase.

### **How do I do a refund?**

Refunds are initiated by the merchant at their POS terminal, following the same rules as refunds do today. It is recommended that you bring your physical card with you.

### **What if my device is lost or stolen?**

If you have any reason to believe your Unity Credit Union MEMBER CARD® debit card details used for Apple Pay® have been stolen or compromised, please call us at 306.228.2688. You can remove your card remotely using Apple's "Find my iPhone®".

### **If I get a new Unity Credit Union debit card, do I have to update Apple Pay®?**

Yes, please delete the previous card and add the new card as normal.

### **Can I remove my card from Apple Pay®?**

To remove a card from Apple Pay® on an iPhone®:

1. Open your Wallet App and select the card you would like to remove
2. Touch the information button in the bottom right corner (underneath recent transactions)
3. Select "Remove Card"

### **I'm having trouble with Apple Pay®. Who do I contact?**

If you are having difficulty with Apple Pay®, please call us at 306.228.2688 and we will be happy to assist you.