

Apple Pay

Q. What is Apple Pay?

A. Apple Pay® is a mobile payment solution that allows cardholders to make payments with their Northern Visa Debit Card at participating retail and in-app checkouts using Apple® mobile devices.

Q. How does Apple Pay work?

A. The 16-digit card number is replaced with a unique device account number, or token, that is securely stored on the Apple device.

Q. What devices can I use with Apple Pay?

A. In store purchases are supported on iPhone® 6, iPhone 6 Plus, iPhone 6s, iPhone 6s Plus and Apple Watch® (paired with an iPhone 5 or higher). In-app purchases are supported on iPhone 6, iPhone 6 Plus, iPhone 6s, iPhone 6s Plus, iPad Air® 2, iPad Pro®, iPad Mini® 4, iPad mini 3.

Q. Can more than one card be stored in Apple Pay?

A. Yes, multiple cards are allowed with Apple Pay.

Q. How are cards loaded into Apple Pay?

A. You can decide which card(s) are loaded for use with Apple Pay in two ways:

- Choosing to load the card on file through iTunes®.
- Adding a card by capturing the image of it or manually entering the card details.

See Apple's website for step-by-step instructions on setting up cards with Apple Pay.

Q. Do I need to be connected to the Internet to use Apple Pay?

A. Only for in-app purchases. For in-store contactless payments, you do not need to be connected to the Internet.

Q. How will Apple Pay keep my information safe?

A. When adding a card to Apple Pay, a unique device account number, or token, is assigned, encrypted and securely stored in your Apple Pay compatible device instead of your actual card number. The actual card number is never stored on Apple servers. When you make a purchase, the device account number, along with a transaction-specific dynamic security code, is used to process your payment. Your actual debit card number is never shared by Apple with merchants or transmitted with payment.

Q. What do I do if I lose my phone?

A. If you have "Find my iPhone" turned on in your device, you can log into iCloud® and switch your phone to lost mode to suspend Apple Pay or erase your device completely. You can also contact us to suspend or delete the token associated with your card. If you are calling between 5pm and 8am, please contact our 24/7/365 Debit Card Call Center at **1.800.472.3272**.

Q. What if I get a new phone, does my Apple Pay information transfer?

A. No, because Apple Wallet is specific to the device, you need to add your debit card to the new phone. It will not automatically transfer from one phone to another.

