

Apple Pay FAQs



Why do I need to verify my RBCU card for use with Apple Pay?

Additional security put in place by Apple[®] may require you to verify your RBCU card for use with Apple Pay[™] if the information in your Apple account is different than what is on file with RBCU.

In this case, make sure your card is in hand, call the provided number, and RBCU staff will work with you to verify your card. Once verified, Passbook[®] will send a message letting you know that you may use Apple Pay.

How does Apple Pay work?

Instead of using your actual credit and debit card numbers when you add your card to Apple Pay, a unique Device Account Number is assigned, encrypted, and stored securely. Then, when making a purchase, the Device Account Number (along with a transaction-specific dynamic security code) is used when processing your payment. Your actual credit or debit card numbers are never transmitted with payment or shared with merchants.

Further, Apple Pay transactions are private. Cashiers never see your name, card numbers, or security code.

Easy to use:

1. Add your RBCU debit or credit card to Passbook.
2. Pay with Touch ID[™] in stores that accept contactless payments.
3. View your card activity through RBCU online banking or EzCard account access.

How can I add my card to Apple Pay?

There are 3 simple steps:

1. Add your card to Passbook.
2. Select the link in the credit and debit cards section.
3. Use your iPhone camera to take a photo of your card or manually enter your card information.

What happens if my phone with Apple Pay is lost?

Immediately call the lost/stolen number provided on the back of your card. RBCU representatives can then disable your card for use with Apple Pay.

Later, if your lost device is found, you will need to add your card to Apple Pay again before you are able to make purchases.

Is fingerprint recognition required for Apple Pay?

Yes.

If my phone with Apple Pay is stolen, can anyone use the phone for a purchase?

No, the password to access the phone is independent and in addition to the authentication required for Apple Pay.

Cardholders must set up a pass-code, PIN, biometric identification, or other comparable authentication mechanism enabled by Apple to control access to the Apple Payment Platform on an Enabled Device.

Is Apple Pay only available in the US?

The initial release of Apple Pay is only available in the U.S. at this time.

Where can I find additional information on Apple Pay?

Visit <http://www.apple.com/apple-pay/> for additional information on Apple Pay.

How do I change my default Apple Pay card to my RBCU card?

Your default card will be either your card associated with your iTunes® account or the first card you add to Passbook.

To change your default card:

1. Go to "Settings" in Passbook and Apple Pay.
2. Select "Default Card."
3. Choose your selected RBCU debit/credit card.