

APPLE PAY FAQ'S

GETTING APPLE PAY

Am I eligible for Apple Pay?

If you have a Mountain View Financial Member Card and an eligible Apple device, then you can get Apple Pay! Apple Pay is available to consumers and small businesses, as well as on spousal cards. In some circumstances, Apple Pay may not be available if your card permissions do not allow.

Which iOS devices support *Interac® Debit* on Apple Pay?

Apple Pay is supported on the iPhone XS, iPhone XS Max, iPhone XR, iPhone X, iPhone 8, iPhone 8 Plus, iPhone 7, iPhone 7 Plus, iPhone 6s, iPhone 6s Plus, iPhone 6, iPhone 6 Plus, iPhone SE, Apple Watch Series 2 and any Apple Watch paired with iPhone 5 or later.

Only iPhones and Apple Watch are eligible for *Interac® Debit* on Apple Pay in-store purchases.

Soon, *Interac® Debit* on Apple Pay will be supported for In-App purchases – allowing you to make Apple Pay purchases seamlessly from web sites and retailer Apps. At that point, *Interac® Debit* on Apple Pay will also be supported on the iPad Pro, iPad Air 2, iPad mini 4 and iPad mini 3 (with Touch Bar and Touch ID).

Are there other reasons why my phone would be excluded from Apple Pay?

iOS devices that have been jailbroken or otherwise tampered with are not eligible for use with Apple Pay. The device's operating system must also be kept up to date.

Will my Android/Windows/Blackberry phone work with Apple Pay?

Apple Pay is currently only available on Apple devices.

How does Apple Pay work with my Mountain View Financial Mobile App?

Your Mountain View Financial Mobile App makes adding a Member Card to Apple Pay easy. You can either add your card directly to Apple Pay from your Mobile App, or verify your identity using your Mobile App for cards added using Apple Pay. Apple Pay delivers fast and easy payments, while maintaining the security that you would expect from your Mobile Banking App. The App also allows you to quickly verify your balance after making a purchase, helping you to manage your money!

Can I use my Apple Watch with Apple Pay?

Yes, you can add a card to your Apple Watch through the Apple Watch app. To pay, place the screen of your watch against the point-of-sale terminal and double-press the button underneath the Digital Crown.

How many cards can I add to Apple Wallet on any device?

A maximum of 8 cards can be added to Apple Wallet on each device, across all card types (Visa, Mastercard, Interac, etc.) and participating financial institutions (including banks).

SETTING UP APPLE PAY

How do I set up Apple Pay?

iPhone:

1. Open the Wallet app
2. Press the plus sign in the upper right corner
3. Follow the onscreen instructions to add your Mountain View Financial Member Card

Apple Watch:

1. Open the Apple Watch app on your iPhone
2. Tap “Wallet & Apple Pay” and select “Add a credit or debit card”
3. Follow the onscreen instructions to add your Mountain View Financial Member Card

Soon, *Interac® Debit* on Apple Pay will be supported for In-App purchases – allowing you to make Apple Pay purchases seamlessly from web sites and retailer Apps using the iPad Pro, iPad Air 2, iPad mini 4, and iPad mini 3.

Which account should I use for Apple Pay?

If you are activating a Member Card that you use today to make purchases using *Interac® Debit*, Apple Pay will use the same default account (CHQ/SVG) that you use for *Interac® Flash* purchases. You may select or change this account by contacting your **local branch**.

How do I make my Mountain View Financial Member Card my default card in Apple Pay?

The first card you add to Apple Pay will automatically be set as your default card. You can select your Member Card as your default card in either of two ways:

1. Open the Wallet app, press and hold your Mountain View Financial Member Card and drag it to the front
2. Open Settings and select Wallet & Apple Pay. Under Transaction Defaults, select Default Card, then choose the Mountain View Financial Member Card.

What else do I need to do to set myself up?

You are required to verify your card to add it to Apple Pay. You will be presented options to verify your identity either via the Mountain View Financial Mobile App or your **local branch**. You may be presented with other verification options, including a one-time password delivered either via email or SMS.

Can I add a second account or card to Apple Pay?

Yes, you can have up to 8 cards in Apple Pay on any individual device!



How many devices can I add my card to?

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

Why is Apple Pay giving me an error message stating “Incorrect Expiration Date” every time I try to add my Member Card to my Apple Watch?

If Apple Pay is giving you an error message that you have an incorrect expiration date when trying to add your Member Card but the date is correct, you can try bypassing the erroneous date issue by forcing a manual card add in the Wallet App. Select “Add Credit or Debit Card” under “Cards on Your Watch” then manually enter the card details instead of using the card that is already set up on your phone. This will lead you to a screen where you can enter all the information manually. Once you do this, it should allow you to add the card and verify it through your Mountain View Financial App.

What are the Terms & Conditions of my Member Card in Apple Pay?

Apple Pay is governed in accordance with the terms and conditions that you approved when adding a card to Apple Pay. These are available for view at any time within Apple Pay. Simply activate your Member Card, press the small (i) button in the bottom right corner, and scroll down to find these Terms and Conditions. Terms & Conditions are also available on our web site.

Is additional information being captured on me when I use Apple Pay?

Apple Pay does not collect any transaction information that can be tied back to you. If location services are turned on, the location of your device and the approximate date and time of the transaction may be sent anonymously to Apple. Apple doesn't receive any information about the rewards transaction other than what's displayed on the pass. View our full privacy policy on Apple Pay for more information.

Why am I being asked to call Mountain View Financial?

Your Member Card needs to be verified by Mountain View Financial to protect against fraud.

PAYING WITH APPLE PAY

How do I use Apple Pay?

If you're using an **iPhone**, hold it up to the payment terminal with your finger on the home button. You'll see “Done” on the display, along with a subtle vibration and beep, letting you know your payment information was sent. The display will let you know when the payment is approved.

For **Apple Watch**, hold the watch screen to the payment terminal and double click the side button. A tap and a beep will confirm your payment.

Is there an easy way to pay with another card?

Yes, to pay with another card you can simply select that card, or change your default card.



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. Merchants can set limits to 'TAP' transactions at their location that may differ from your daily limit.

Am I subject to a daily spending limit?

Mountain View Financial will continue to monitor your total spending limit across the payment services that access your account, including your Member Card at retail locations, banking machines and now Apple Pay. Apple Pay purchases will be subject to this total limit, which helps protect you from unauthorized use or access to your account.

Is there a cost to using Apple Pay?

No. Apple Pay is included as part of your Mountain View Financial account. Each Apple Pay payment will count as an additional transaction, if you pay transaction fees for your account. Please contact Mountain View Financial anytime to discuss the right account package for you.

How do I know when a purchase is complete?

If you're using an **iPhone** a vibration will confirm your payment information has been sent. For an **Apple Watch** a tap and a beep will confirm your payment.

Apple Pay transactions will show a tick mark with a "Done" message whether the transaction is successful or declined.

Does Apple Pay work internationally?

Apple Pay using your Member Card works wherever *Interac*® Flash is accepted. At this point, *Interac*® Flash is only accepted in Canada.

Where can I pay with Apple Pay?

You will know that a terminal is capable of reading NFC if it has the label to the right, which looks a bit like the Wifi symbol. To use your Member Card on Apple Pay, the retailer's device requires the correct software to accept *Interac*® Flash, and usually displays the *Interac*® Flash logo.



Will I have to sign a receipt or enter a PIN when paying with Apple Pay?

No, Apple Pay purchases are approved using Touch ID.



How do I view recent Apple Pay transactions?

To view your most recent Apple Pay transactions, open the Wallet app and select the card you want to view the transactions for. You may see all your transaction in your Mobile App or online at mountainviewfinancial.com.

Will I get a notification on my phone for a declined transaction?

Yes, you will get notifications for both declined and successful transactions. This may show as a tick mark / 'done' message on my phone, even if the purchase was declined. Check your account records for your current balance and transaction status.



Why does the transaction history on my iPhone not include purchases made with my Watch?

Your phone displays transactions performed only with that device, since the virtual “card number” on your watch is different than the “card number” on your phone. This security feature helps us to manage situations when a device (either the watch or the phone) is lost, stolen or upgraded.

DEACTIVATING / CARD REMOVAL

How do I stop using Apple Pay?

Having a card with Apple Pay does not block you from making purchases using the plastic card.

You always have the option to remove your card from the Wallet app.

How do I remove a 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”

To remove a card from Apple Pay on an Apple Watch:

1. Open the Apple Watch App and select My Watch
2. Tap on Passbook & Apple Pay
3. Select the card you would like to remove and tap “Remove Card”

Will removing my card deactivate my plastic card?

No, removing add or removing your card from Apple Pay will have no effect on your plastic card.

TROUBLESHOOTING APPLE PAY

Will the case on my phone interfere with making purchases?

Apple Pay transactions use technology within the phone to communicate with the POS terminal and complete the purchase. The Apple Pay signal is a magnetic field created by a small antenna – and interacts with a similar antenna on the POS reader.

Depending on the thickness and material of the phone’s case, there could be interference - resulting in inconsistent usage of Apple Pay.

By re-positioning the phone on the terminal, and waiting up to a few seconds for the devices to communicate with one another, you should be able to successfully complete a purchase. For some thicker phone cases, you may need to remove the phone’s case to complete a purchase.

The antenna (an inductor actually!) is powered by NFC technology, which is further explained in the section on technology below.

What should I do if Apple Pay is not working with the POS terminal?

Apple Pay should work at all retailers that accept *Interac*® Flash. Depending on the location of the signal from the phone, and the case that you are using, you may need to either remove your case or re-position your phone on the POS terminal. And because



POS terminals may be slightly different themselves, you may find that this experience varies a bit from retailer to retailer. If you are having difficulties, ask your retailer if they accept *Interac®* Debit on Apple Pay.

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.

How do I do a Refund?

If you need to return a purchase made with Apple Pay you can receive a Refunds to your account. Refunds are initiated by the Merchant at the POS terminal following the same process as a purchase within Apple Pay.

The key difference is that you may be asked to provide to the cashier the last four digits of your Device Account Number instead of the last few digits of your card number. To find the last four digits of your Device Account Number for your card, tap the (i) button on your card in the Wallet app to view the back of your card.

Successful Refunds will be processed immediately to your account.

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

If you are having any difficulty with Apple Pay, please call your **local branch** and we will be happy to answer your questions.

MANAGING CHANGE – WHAT IF I...

...Download a new version of the Mountain View Financial Mobile App?

Apple Pay should not be affected by updating your Mountain View Financial Mobile App.

...Upgrade my iOS?

Apple Pay should not be affected by updating your iOS.

...Change my SIM?

Apple Pay should not be affected when you change your SIM.

...Change my lock screen password?

Apple Pay should not be affected when you change your lock screen password.

...Lose my iOS device?

You should contact your credit union immediately if you lose your mobile phone, so that we may de-activate your (Member Card) within Apple Pay. *You can also suspend/delete your card through iCloud.*

...Lose my iOS device, and then find it?

Any suspended cards can be resumed, but deleted cards cannot. You will be required to enter your card details again.



...Delete my card and then want to reactivate it?

You can add any cards you previously deleted as normal.

...Sell or upgrade my iOS device?

Before you sell your iOS device, you must delete your card from Apple Pay. You must also delete the Mountain View Financial Mobile App from the phone. You may optionally contact Mountain View Financial to ensure that your card has been fully deleted from Apple Pay.

...Lend out my iOS device to someone?

We recommend you remove your card from Apple Pay before lending out your iOS device. Avoid lending your phone to anyone with whom you do not have a trusted relationship.

...Get a new debit or credit card?

If you get a new debit or credit card you must remove the previous card from Apple Pay and add the new card.

...Change the accounts linked to my card as CHQ/SVGS?

As long as you have not changed your *default* account for *Interac*® Flash purchases, changing the accounts linked to your card should have no impact on Apple Pay.

...Change my default account for *Interac*® Flash purchases?

If you change your default account for *Interac* Flash purchases, it will also become your default account for Apple Pay.

...Receive an error, “Card Not Added – Contact your issuer”, message while adding a card?

Your Member Card is closed and therefore cannot be used.

Delete my card from an iPhone that is paired to an Apple Watch?

Your Member Card will remain on the Apple Watch, they are treated as two separate tokens.

Unpair my Apple Watch?

Your Member Card will be removed from the Apple Watch if it is unpaired.

SECURITY & TECHNOLOGY

How is Apple Pay secured?

Each Apple Pay transaction requires your authorization through TouchID 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.

What is NFC?

NFC stands for Near Field Communication, which is a contactless proximity technology. NFC uses the same technical standards as plastic cards (such as *Interac*® Flash or MasterCard PayPass), which allows you to tap your card to complete transactions. It



is known for short range, secure transmission, with a maximum distance of less than 5-10 cm. In practice, phones need to be held very near to device readers for a few seconds to complete a transaction.

How do I know if a terminal accepts NFC?

You will know that a terminal is capable of reading NFC if it has the label to the right, which looks a bit like the Wifi symbol. For *Interac*® Debit on Apple Pay you will also need to ensure that the reader has the correct software to accept *Interac*® Flash.



How does the technology work?

When you register a card with Apple Pay, the card is assigned a digital identification number, which is encrypted and verified by Apple and Interac – and protects your payment information.



How am I protected against fraud?

Each Apple Pay transaction requires your authorization through TouchID or a passcode. Your card number is not shared with the merchant or saved on your iOS device.

