

1. What is Apple Pay?

Apple Pay allows you to pay for your purchases with your iPhone® 6 or iPhone 6 Plus by holding your phone near a contactless reader. You can also use your phone, iPad Air™ and iPad Mini™ 3 to pay within certain apps.

2. What do I need to get started with Apple Pay?

- iPhone 6 or iPhone 6 Plus to pay in stores and within apps
- iPad Air 2 or iPad Mini 3 to pay within apps
- iOS 8.1 or later
- Touch ID™ or passcode on your device
- iCloud® account

3. Which JFCU card can I use with Apple Pay?

You can use all JFCU consumer credit and debit cards, as well as our Business credit and debit cards.

4. How do I change my default card to my JFCU card?

The credit or debit card associated with your iTunes® account or the first card you add to Passbook® is your default card. To change your default card:

1. Go to Settings > Passbook & Apple Pay.
2. Tap Default Card.
3. Choose a new card.

5. How do I replace my old JFCU card with my new card on Apple Pay?

You'll delete the old card from Apple Pay and add the new card. To delete the old card, go into "Settings," open "Passbook & Apple Pay," select the card you want to delete and tap "Remove Card." To add your new card, simply follow the easy step instructions.

6. Are my payments safe with Apple Pay?

Yes. When you use Apple Pay, your JFCU card number isn't stored on your phone or given to the merchant. A unique digital code is created specifically for that device. You still enjoy all the benefits of your JFCU credit or debit card, which includes our Zero Liability policy that protects you from unauthorized purchases.

7. How are my privacy and personal information protected?

Since Apple Pay doesn't store your credit or debit card number on the device, you never reveal your name, card number or security code to merchants.

8. Am I able to opt out of Apple Pay at any time?

Adding your credit or debit cards to Apple Pay is your choice; you can add and remove cards when needed.

9. Which merchants are participating?

You can use Apple Pay at more than 220,000 locations, including Bloomingdale's[®], McDonald's[®], Macy's[®], Nike[®], Duane Reade[™] and Staples[®].

10. Is Apple Pay free?

Yes. Be aware that message and data rates may apply, depending on your data plan.

11. Where can I get more information on Apple Pay?

More information is available at apple.com.