

Introducing *Interac*[®] Debit on Apple Pay!

Introducing Apple Pay - A Simple and Secure Way to Pay!

Cambrian Credit Union is proud to offer Members an easy and secure way to make everyday purchases! Paying with Apple Pay is easy and secure; all you need to do is hold your finger to the home button of your iPhone. Your card details are not shared during a transaction, keeping your transactions private.

How Apple Pay Works

Apple Pay is based on NFC (Near Field Communication) technology – the same technology that powers *Interac*[®] Flash cards. NFC is built right into some Apple devices.

Using Apple Pay

Once your card is in the Wallet, you can make a purchase easily by holding your iPhone or Apple Watch against an NFC-enabled terminal. The payment must be authenticated by using TouchID (fingerprint) on the **iPhone** or by double clicking the side button on the **Apple Watch**.

Where can I use Apple Pay?

Apple Pay can be used at any terminal that displays the NFC symbol which looks similar to the Wi-Fi symbol. It works the same as using *Interac*[®] Flash with your Member Card.



Am I eligible for Apple Pay?

If you have a Cambrian Credit Union Member Card, have Two Factor Authentication, and an eligible Apple device, then you can get Apple Pay!

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

Apple Pay is supported on the 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.

How does Apple Pay work with CambrianMobile?

CambrianMobile makes adding a Cambrian Member Card to Apple Wallet easy! You can add your Cambrian Member Card to the Wallet and use CambrianMobile to verify the Card on your account, or you can log into CambrianMobile and provision your Member Card directly to the Wallet. You can also verify your balance after making a purchase by logging into CambrianMobile!

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).

How many devices can I add my card to?

There is no maximum number of devices to which you can add your Cambrian 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.

Which account should I use for Apple Pay?

If you are activating a Cambrian 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.

How do I make Cambrian 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 Cambrian Member Card as your default card in either of two ways:

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

How do I use Apple Pay?

If you are using an **iPhone**, open Apple Wallet and choose your Cambrian Member Card. Hold your finger on the home button until you see the 'Hold Near Reader' indicator and hold the phone to the terminal. You will see "Done" on the display, along with a subtle vibration and beep, letting you know your payment information was sent. The display will then let you know when the payment is approved.

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.

Does Apple Pay work Internationally?

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

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

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

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 remove your card from the Wallet app.

Will removing my card deactivate my plastic card?

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

Do I need a network to make a purchase?

No. Your phone has everything you need to complete a purchase at a retailer, whether or not you have network access at that time.

As with Member 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.

I am having trouble with Apple Pay. Who do I contact?

If you are having any difficulty with Apple Pay, please call us in Winnipeg at 204-925-2727 or toll free at 1-888-695-8900 and we will be happy to answer your questions.

What if I lose my iOS device?

You should contact your Credit Union immediately if you lose your mobile phone, so that we may deactivate your Cambrian Member Card within Apple Pay. You can also suspend/delete your card through iCloud.