



Frequently Asked Questions About Apple Pay

What is Apple Pay?

Apple Pay is a payments feature integrated into the Wallet® app on your iOS device that lets you add your Bradford National Bank debit or credit cards to Apple Pay to make purchases at participating retailers in stores.

What devices are compatible with Apple Pay?

iPhone 7, iPhone 7 plus, iPhone 6, iPhone 6s, iPhone 6 Plus, iPhone 6s Plus, iPhone SE, iPad Air 2, iPad Mini 3 & Apple Watches are all capable.

How does Apple Pay work?

When you enroll your card in Apple Pay, a unique device account number is assigned, encrypted, and stored on a dedicated chip on your eligible iPhone, iPad or Apple Watch. When you make a purchase, the device account number along with a dynamic, transaction-specific security code is used to process your payment. This means that your actual credit or debit card number is never shared with merchants or transmitted with the payment.

How is my information protected when using Apple Pay?

Every Apple Pay purchase requires you to authenticate with Touch ID or your Passcode. Your card number and identity aren't shared with the merchant, nor are your actual card numbers.

Is Apple Pay free to use?

There is no cost for Apple Pay from Bradford National Bank.

How do I add my physical Bradford National Bank card to Apple Pay?

If you already have a Bradford National Bank card set up in your iTunes account you can add your Bradford National Bank card to Apple Wallet by entering the card security code located on the back of your card. If you do not have your Bradford National Bank card set up in iTunes, you will need to add your card to the Apple Wallet application manually.

Will my Bradford National Bank card image look the same?

Your card image in Wallet and the Apple Watch app is a digital representation of your physical Bradford National Bank credit or debit card. The image you see in Wallet may not be an exact copy of your card.

How do I make a purchase in a store?

Hold the iPhone near the contactless reader while placing your finger on Touch ID to complete the payment. There is no need to open an app or even wake the phone display. Once the payment information is successfully sent, you will see "Done" and a checkmark on the screen.

How do I make a purchase in an app?

To make a purchase in-app, select Apple Pay as the payment option in the app and place your finger on the Touch ID. Once the payment information

What will an Apple Pay transaction look like on my statement?

Apple Pay transactions will appear the same as any other debit card transactions.

Can I have more than one Bradford National Bank card in Apple Pay?

Yes. You may add additional Bradford National Bank cards to Apple Pay.

If I have a card with a Smart (EMV) Chip, will it work with Apple Pay?

Answer Apple Pay works with Smart Chip cards.

How can I change my default card in Apple Pay?

The first credit or debit card you add to Wallet will automatically become your default card. This is the card that will appear when you use Apple Pay at a contactless payment reader when checking out. To change your default card, simply open settings and select Wallet & Apple Pay. You can also go to Wallet anytime to pay with a different card.

How can I remove a card from Apple Pay?

To remove a card from Apple Pay, simply select the card in Wallet and click on the ⓘ icon in the bottom corner to view the back of the card. Scroll to the bottom to find the 'remove card' option. After deleting, you can re-add this card to Apple Pay at any time.

If I receive a replacement card, do I need to update the information with Apple Pay?

When a card enrolled in Apple Pay expires and you receive a replacement, you'll need to update the card expiration and security code on file. For any cards replaced due to loss, theft or fraud, you will need to add the card to Apple Pay as if it were new.

What happens if I replace or update my Apple Pay device?

If you replace or update your device, your cards will not be transferred automatically. You will need to set up Apple Pay again and re-add your cards on the new device.

What if my card is lost or stolen?

If your card has been lost or stolen, call us immediately at 1-618-664-2200 or call the Shazam Network at 800-383-8000.

What if my device is lost or stolen?

If your device is lost or stolen, you can suspend Apple Pay by using the "Find my iPhone" app or visiting icloud.com and selecting the option for "Lost Mode." You will also be given the option to "Erase All" on this website. This option will delete all cards from Apple Pay and the Secure Element. If you find your phone, you can unsuspend Apple Pay by following the prompts on your phone or via "Find my iPhone" app. If in doubt regarding the status of your cards in Apple Pay, please contact Bradford National Bank at 618-664-2200.

Can I lock Apple Pay?

Apple Pay is locked when the device is locked.

www.BradfordBank.com

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