



FREQUENTLY ASKED QUESTIONS

About Apple Pay® At TDECU

What is Apple Pay?

Apple Pay is a mobile payment and digital wallet service provided by Apple® Inc. that allows you to pay for your purchases at participating merchants using your iPhone® 6, iPhone 6 Plus, iPhone 7, iPhone 7 Plus, or Apple Watch® by holding your device near a contactless reader.

Which Apple devices are eligible for Apple Pay?

To use Apple Pay for in-store purchases at participating retailers, you must have an iPhone 6, iPhone 6 Plus, iPhone 7, iPhone 7 Plus, or an Apple Watch that is paired with an iPhone 5 or later. You can also use an iPhone 6 or 6 Plus, iPad Pro™, iPad Air® 2 or iPad mini™ 3 for in-app purchases.

To learn more about how to use Apple Pay, please visit Apple's website.

Does TDECU Charge for Apple Pay?

No. We do not charge a fee for Members to use Apple Pay. However, standard messaging and data rates may apply, depending on your plan.

Which TDECU cards can I use with Apple Pay?

Any TDECU debit card and any TDECU consumer or business credit card can be added to Apple Pay.

Is my TDECU card number shared with Apple?

TDECU will never share your card account number with Apple. If you have any additional questions about your device's security features, please contact Apple directly.

To ensure you have the most complete Apple Pay experience, we will display certain account information on your device, such as data for your recent purchases, for each TDECU card you have selected to use with Apple Pay. We will never display your full account information. You may turn off the display of transaction data for each card within Apple Pay by adjusting "Card Notifications" in the "Settings" menu.



When you pay in stores, neither Apple® nor your device sends your actual TDECU card account number to merchants. When you pay in apps, the merchant will only receive information like name, email address, billing and shipping address you have authorized to share for order fulfillment. Apple Pay only retains anonymous transaction information such as approximate purchase amount.

How secure is an Apple Pay transaction?

Your TDECU cards in Apple Pay are protected by “Touch ID®” and/or your device “Passcode.” For your security when you make a purchase using Apple Pay, you must either use “Touch ID” or the “Passcode” for your device. All of your payment information will be encrypted in the Secure Element, a dedicated chip in your device.

Learn more about security and privacy on the Apple Pay website.

Where can I get more information about Apple Pay?

For more information about Apple Pay, please visit the Apple Pay information page or support page.

Getting Started

What do I need to get started with Apple Pay?

- iPhone® 6, iPhone 6 Plus, iPhone 7 or iPhone 7 Plus
- iPad Air® 2 or iPad mini™ 3
- Software version iOS 8.1 or later
- Touch ID® or passcode on your device
- iCloud® account

Which TDECU cards can I use with Apple Pay?

Any TDECU debit card and any TDECU consumer or business credit card can be added to Apple Pay.

How do I add my TDECU card(s) to Apple Pay?

You can add your TDECU credit and debit card(s) in a few easy steps. The process for adding a card is a little different between your iPhone, iPad and Apple Watch®.

iPhone 6 or iPhone 6 Plus:

1. Open “Wallet” and tap the plus sign.
2. Position your card in the camera frame to automatically enter your card information. Enter the security code found on the back of your card, and fill in any remaining fields.



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iPad Pro™, iPad Air® 2 or iPad mini™ 3:

1. Go to “Settings” and tap “Wallet & Apple Pay®.”
2. Tap “Add Credit or Debit Card.”
3. Position your card in the camera frame to automatically enter your card information.
Enter the security code found on the back of your card, and fill in any remaining fields.

Apple Watch®:

1. Open the Apple Watch app on your iPhone® (must be running iOS 8.2 or higher) and tap select “Wallet & Apple Pay.”
2. Tap “Add Credit or Debit Card.”
3. Position your card in the camera on your iPhone to automatically enter its information.
Enter the security code found on the back of your card.

If requested, follow additional steps to verify your card. After you confirm your TDECU card has been added to your mobile device, you're ready to use it in Apple Pay.

What is a Security Code? Why is it required?

For security reasons, you will be required to enter your Security Code when adding your card to Apple Pay. The Security Code for your TDECU cards (a.k.a. Card ID or CID) is the 3-digit, non-embossed number printed on the back of your physical card.

When I add my TDECU card to Apple Pay it doesn't look like the card in my wallet. Why?

Apple Pay may not always use an exact replica of TDECU's card images for display in Apple Wallet. When an exact replica is not shown, TDECU cards are color coded as follows:

- Buc-ee's MasterCard® and Platinum MasterCard = Burgundy
- Business MasterCard = Dark Gray
- Classic MasterCard = Blue
- Family MasterCard = Green
- ONYX MasterCard = Black
- Platinum Visa® = Orange
- Debit = Dark Blue
- UH Student Debit = Dark Gray

Using Apple Pay®

Where can I use Apple Pay?

You can use Apple Pay to make payments in stores with supported devices wherever contactless payments are accepted. Just look for the contactless and/or Apple Pay symbol at checkout.



You can also use Apple Pay in participating merchant apps with supported devices. Look for the “Buy with Apple Pay” or “Apple Pay” button at checkout within the apps. Visit Apple’s® website for a list of merchants where in-app payments are accepted.



Can I use Apple Pay when I am traveling abroad?

Apple Pay is accepted in the United States, United Kingdom, Canada, and Australia.

[Click here for a list of financial institutions accepting Apple Pay.](#)
[Click here for a list of retailers accepting Apple Pay.](#)

Am I still protected by VISA® and MasterCard® fraud and purchase protection benefits when I use Apple Pay?

Yes. For complete details regarding fraud and purchase protection on your TDECU card, please refer to your cardholder agreement.

How do I return an item purchased using Apple Pay?

The merchant will return the items like any other traditional purchase. Some merchants may ask to see your digital card, or will ask for your 4-digit unique device account number.

How will Apple Pay credit card transactions appear on my TDECU credit card statement?

Apple Pay credit card transactions will appear the same as a traditional transaction on your credit card statement, with no differentiation or special Apple Pay designation.

What are the transactions listed with my TDECU credit card in Apple Pay?

Only Apple Pay transactions will appear in your Apple Wallet transaction display. You can disable the display by turning off “Card Notifications” in the “Wallet & Apple Pay” section of “Device Settings.”

Managing Your Card In Apple Pay®

Where can I view and manage my TDECU cards in Apple Pay?

iPad Pro™, iPad Air® 2 and iPad mini™ 3:

View and manage your cards in Apple Pay by going to "Settings" and selecting "Wallet & Apple Pay." To manage your TDECU card(s), simply tap on an individual card to view the "Transaction Display" and manage the settings associated with that card in Apple Pay.

iPhone® 6 and iPhone 6 Plus:

View and manage your cards in the Wallet app. When you select an individual card, you can tap the "i" to get to the back of the card, where you can view the "Transaction Display" and manage the settings associated with that card in Apple Pay.

Apple Watch®:

You can view and manage your cards on Apple Watch within the Apple Watch app on your iPhone. Simply tap on an individual card to manage the settings associated with that card in Apple Pay. The Apple Watch app will not display transaction detail or transaction history.

How do I make one of my TDECU cards my default card in Apple Pay?

1. Tap the "Main Settings" icon in your compatible Apple® device.
2. Scroll Down to "Wallet & Apple Pay" and tap to select.
3. Tap "Default Card."
4. Tap the TDECU card you would like to use as your default card. If successful, a checkmark will appear next to that card.

Can I put multiple cards on my device?

Yes. Apple Pay allows up to 8 cards on one device.

Can I put my cards on multiple devices?

Yes. You can add your TDECU cards on up to 10 devices; however, you will need to add the cards to each device separately. For example, if you would like to have access to your TDECU cards on your iPhone 6 Plus and iPad Air 2, you will need to manually add them to each device.

If I receive a replacement card, do I need to update my card information in Apple Pay?

In the case of reissued TDECU cards, simply update your expiration date in Apple Pay. If you have received a replacement card because you reported your TDECU card lost or stolen, you will need to delete the old card from Apple Pay and add the new one.



My device is lost or was stolen and I want to delete my card. What should I do?

If you believe your device or Apple Pay® card information has been lost, stolen or compromised in any way, call the number on the back of your card immediately.

For iPhone® or iPad®, you can go to the Find My iPhone app to temporarily suspend or permanently remove the ability to make payments from your device, even if your device is offline. If you suspend your card(s) using Find My iPhone, you can reactivate your card(s) simply by unlocking your device and entering your Apple ID "Passcode" when prompted. For any supported Apple® device, you can always go to icloud.com/settings, choose the applicable device and delete your card(s).

Once I add my card, how can I suspend the ability to make payments or remove cards from my device?

To remove your card on iPhone 6, iPhone 6 Plus, iPad Pro™, iPad Air® 2, and iPad mini™ 3, select "Remove Card" in the "Wallet & Apple Pay" section of your device "Settings" or on the back of your card in the Wallet app. You can also visit icloud.com/settings to remove your card or Find My iPhone to temporarily suspend or permanently remove the ability to pay with your cards on your device.

To remove your card on Apple Watch®, go to "Wallet" on your Apple Watch device, select your card, then hold and tap "Delete" to remove your card. Additionally, you can remove your card using the Apple Watch app on your iPhone. Open the Apple Watch app, select "Wallet & Apple Pay", then select your card and navigate to the bottom and tap "Remove Card." Please note that you can always visit icloud.com/settings to remove your card on Apple Watch.

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

Absolutely. Using your TDECU cards in Apple Pay is a choice, and you may add or remove cards at any time. To remove a card, select on the card image in Apple Pay, tap the "i" and then select "Remove Card."

Where can I get more information about Apple Pay?

For more information about Apple Pay, please visit the Apple Pay information page or support page.