

I. About Apple Pay

A. What is Apple Pay?

Apple Pay offers an easy, secure and private way to pay on iPhone, iPad, Apple Watch and Mac. Eligible Collabria credit cards can be used with Apple Pay to pay on the go at merchants who accept contactless payments, in participating apps and on the web. Apple Pay will provide real-time notifications and details for your purchases when you use Apple Pay on iPhone or iPad.

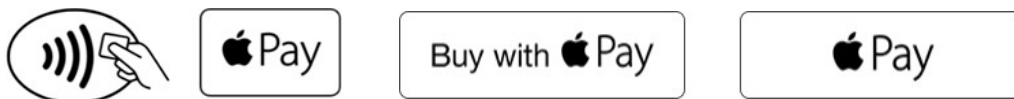
B. Which cards and devices can use Apple Pay?

A wide variety of Collabria credit cards are available for use with Apple Pay. Contact your credit union or call the Collabria call center to make sure your Collabria credit card can be used with Apple Pay.

To use Apple Pay in-store, you must have an iPhone 6 or later or an Apple Watch that is paired with an iPhone 5 or later. To use Apple Pay for in-app payments, you must have an Apple Watch, iPhone SE, iPhone 6 or later, or iPad Pro, iPad Air 2 or iPad mini 3 or later. You can also use Apple Pay on the web on supported iPhones, iPads or Macs.

C. Where can I use Apple Pay?

- You can use Apple Pay to make payments:
 - In stores with supported devices wherever contactless payments are accepted, within apps and on the web in Safari
 - In participating merchant apps
 - On the web with supported devices
- Look for one of these symbols at checkout:



D. Is my card account number or other information being shared with Apple?

Collabria does not share your credit card account number with Apple. For each Collabria credit card you select to use with Apple Pay, some information such as data for your recent purchases is displayed on your device. Your full account information is not and will not be displayed on your device. At any time, you can turn off the display of transaction data manually within Apple Pay by adjusting the “Card Notifications” for each Collabria credit card.

E. How secure is an Apple Pay transaction?

Every Apple Pay transaction on your iPhone, iPad, or Mac requires you to authenticate with Face ID, Touch ID, or your passcode. Your card number and identity are not shared with the merchant and your actual card numbers are not stored on your device or on Apple servers.

II. Getting Started

A. How can I add my Collabria credit card to Apple Pay?

You can add a credit card directly to the Wallet app. Just open the app, select the plus sign and follow the on-screen instructions. You can also add your Collabria credit card through your iTunes® account.



For additional information on adding your card, please visit this [Apple Support page](#) for instructions on how to add your card to Apple Pay.

Please note that you must accept the Collabria Terms of Use for Apple Pay for each time you add a Collabria credit card to Apple Pay and that you are subject to Apple's terms and conditions.

B. How can I suspend the ability to make payments or remove Collabria credit cards from my device once I add my credit card?

You can remove your Collabria credit card on Apple devices (iPhone 6 or later, iPad Air 2 and iPad mini 3), by selecting "Remove Card" in the "Wallet & Apple Pay" section of your device settings or on the back of your card in the Wallet App. Another option will be for you to visit icloud.com/settings to remove your Collabria credit card or go to find my iPhone to temporarily suspend or permanently remove the ability to pay with your Collabria credit card(s) on your device.

Apple Watch: Go to "Wallet" on your Apple Watch, select your Collabria credit card then hold and tap "delete" to remove your credit card. You can also remove your Collabria credit card using the Apple Watch app on your iPhone. Open the Apple Watch app, select "Wallet & Apple Pay", then select your Collabria credit card and navigate to the bottom and tap "Remove card". Another quick way is to visit icloud.com/settings to remove your Collabria credit card on Apple Watch.

III. Using Apple Pay

A. How do I get refunded for something I purchased with Apple Pay?

Refunds will be received in the same manner as a purchase made with your plastic Collabria credit card. The only difference is that the cashier may ask you to provide the last four digits of your Device Account Number instead of the last few digits of your card number. To find the last four digit of your Device Account Number for your Collabria credit card, go to the "Wallet & Apple Pay" section of your device "Settings" or on the back of your credit card in the Wallet app.

B. Do I still get rewards when I use Apple Pay?

Yes, when you use Apple Pay you will continue to receive the same rewards, security and benefits of your Collabria credit card.

C. How can I check my recent transactions?

When you view your Collabria credit card in Wallet, you will see the last transaction for each credit card. To see more, tap the card and tap the Info icon. Then tap the Transactions tab.

IV. How to Manage Your Collabria Credit Card in Apple Pay

A. Where can I view and manage my Collabria credit card in Apple Pay?

Go to settings and select "Wallet & Apple Pay". By tapping on an individual Collabria credit card, you can view the "Transaction Display" and manage the settings associated with that credit card in Apple Pay. These instructions apply to the following Apple devices: iPhone SE, iPhone 6 or later, or iPad Air 2, iPad mini 3, iPad Pro or later.



B. How can I turn Apple Pay notifications on/off on my device?

You will receive notifications for your Collabria credit card for all transactions made with your plastic card and in Apple Pay. You can turn your notifications on or off by adjusting the “Card Notifications” setting for each card within the “Wallet & Apple Pay” section of your device “Settings”.

C. If I receive a replacement Collabria credit card, do I need to update my card information with Apple Pay?

Your Device Account Number is connected to your card number automatically. However, if your device is not working once you receive a replacement card, we suggest you provision the new card again.

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

Call the Collabria call center (1-855-341-4643) if you believe your device or Apple Pay credit card information has been lost or stolen.