Quick Guide

Using Cardinal VISA® with Apple Pay

The following instructions highlight the basic steps for setting up and using Cardinal VISA with Apple Pay. For more detailed instructions, see the complete guide:

Setting Up and Using Cardinal VISA with Apple Pay

Supported cards

Cardinal VISA is Apple-Pay-ready.
Cardinal Debit MasterCard® is not supported at this time.

Before you begin

You can start using Apple Pay as soon as you add your Cardinal VISA card to the Apple Wallet app on your iOS device. Here's what you will need:

- *A* valid Cardinal VISA card
- Your last two Cardinal VISA statements (for activation verification)
- iPhone 6 or newer model
- iOS 8.1 or later
- Touch ID or passcode on your device
- An Apple ID signed into iCloud

Setting up Apple Pay on your iPhone

To add a card to your iPhone:

1. On your iPhone 6 or iPhone 6 Plus, open the Wallet app.

2. Tap **Add Credit or Debit Card**.

3. If your Cardinal VISA is already on file with iTunes, enter the card's security code. Otherwise, use the camera to capture the information on your Cardinal Visa card. Then fill in any additional information needed, including the card security code.

4. Tap **Next**.

5. PSCU will require additional verification by phone. You cannot use Apple Pay until this process is completed. You will be prompted to dial a number beginning with the area code 855. Note that it may take up to five minutes for this request to appear. You will need to have your last two Cardinal VISA statements on hand. Upon connecting with an agent, you must indicate that you are calling for "Apple Pay verification." You will be asked a series of security questions and may need to verify recent transactions from your last two account statements.

6. If you fail the Apple Pay verification steps, you will be required to call Cardinal Credit Union at (877) 266-2200. Ask to speak to a representative from the operations or accounting departments.

7. Upon verification, Passbook will indicate that your card has been successfully entered. Tap **Next.** You are now ready to use Apple Pay.

Paying with Apple Pay in stores

You can use Apple Pay with your iPhone in stores that accept contactless payments. Look for one of these symbols at checkout:

To pay with Apple Pay, hold the top of your iPhone within an inch of the contactless reader with your finger /thumb held on Touch ID without pressing it.

**Apple Pay
Activation**

Apple Pay will fail activation if the member has made any changes (example, email, phone or address) to their account in the last 30 days.

Member will be instructed to call PSCU services at **1-866-820-5849** where they will go through the verification process.

Members will need to have 2 previous **(not most recent)** VISA statements. Questions for verification will be from previous statements.

- Recurring transaction - ex. Proactive, Netflix, Club Membership
- Large Purchase over $200.00

If the member **fails** the above verification process they will be instructed to call Member Services **(Call Center)** at 440-266-2200. The Call Center Rep will need to verify **ALL** of the member's information.

IMPORTANT: Please be as thorough as possible

You will then call PSCU@ 1-866-820-5849 and request the card be activated for Apple Pay:
- You will need to provide PSCU with a "Sys" & "Prin" number.
- You will need the members VISA Card number.
- You will need to verify that you did indeed verify all the members information

If we call and request the member be activated, **WE** the Credit Union are responsible if this is fraudulent. We must be very careful and if you think something is not right please do not call PSCU. Just simply state we cannot activate your card at this time.

For more information, visit Apple Pay Support.
https://support.apple.com/en-us/HT204506