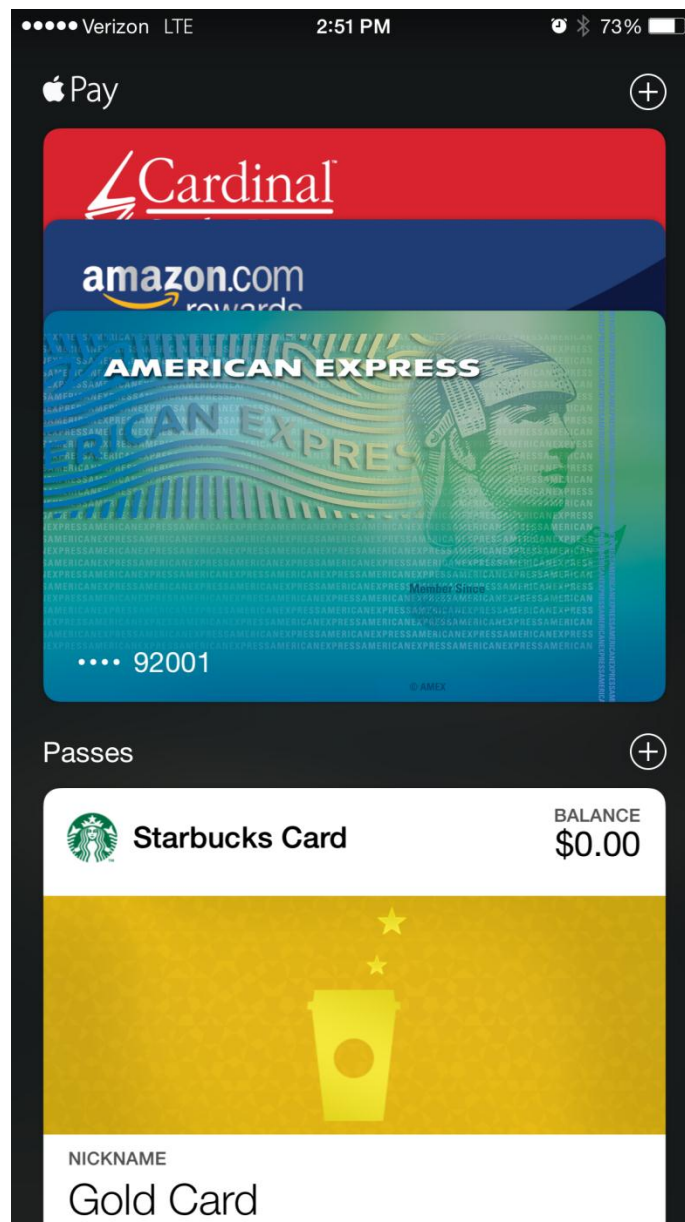


Setting Up and Using Cardinal Visa with Apple Pay



Contents

Supported cards.....	3
Before you begin.....	3
Quick Setup Instructions.....	3
Complete Guide: Setting up Apple Pay on your iPhone or iPad.....	4
Using Apple Pay in stores and within apps.....	5
Paying with Apple Pay in stores.....	6
Paying with Apple Pay within apps.....	7
Managing your cards on your iPhone or iPad.....	8
Changing your default card.....	9
Updating your card information, addresses, and contact information.....	10
Removing a card.....	10
Getting help if your device is lost or stolen.....	11

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 Passbook app (Renamed “Wallet” app for iOS9) 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 iPhone 6 Plus (Apple Pay in stores and within apps)
- iPad Air 2 or iPad mini 3 (Apple Pay within apps)
- iOS 8.1 or later
- Touch ID or passcode on your device
- An Apple ID signed in to iCloud

Quick Setup Instructions

To add a card to your iPhone 6 or iPhone 6 Plus:

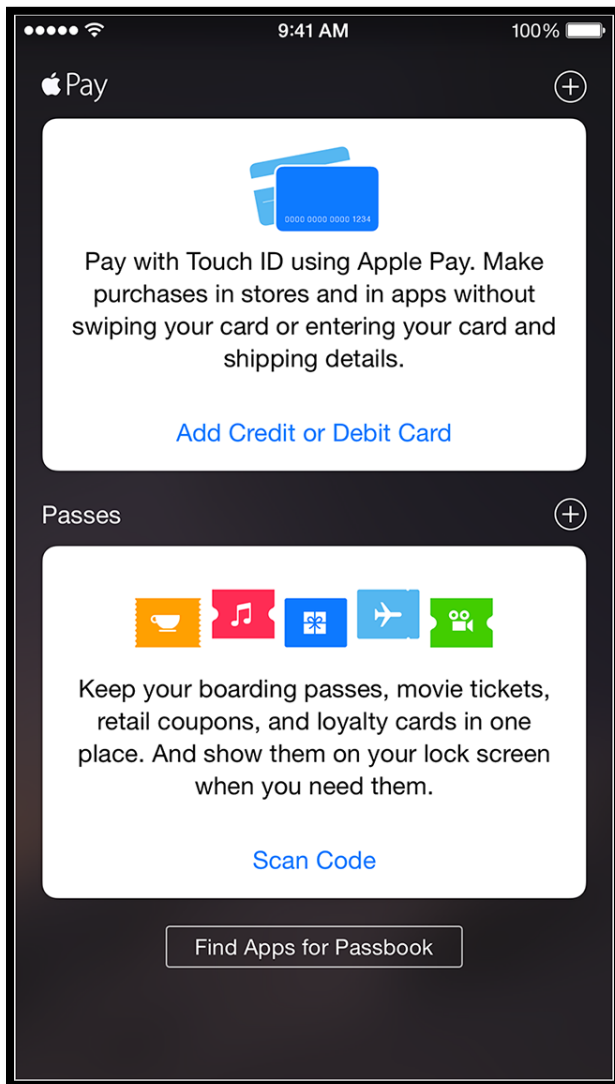
1. Open Passbook (iOS 8) or Wallet (iOS 9).
2. Tap **Add Credit or Debit Card**.
If your Cardinal Visa is already on file with iTunes, enter the card's security code. Otherwise, use the camera to capture the information on your Cardinal Visa card. Then fill in any additional information needed, including the card security code.
3. Tap **Next**.
4. Upon verification, Passbook (iOS 8) or Wallet (iOS 9) will indicate that your card has been successfully entered.
5. Tap **Next**. You are now ready to use Apple Pay.

If prompted for further verification, see Complete Guide below.

Complete Guide: Setting up Apple Pay on your iPhone or iPad

To add a card to your iPhone or iPad:

6. On your iPhone 6 or iPhone 6 Plus, open Passbook (iOS 8) or Wallet (iOS 9). On your iPad Air 2 or iPad mini 3, go to Settings > Passbook & Apple Pay (iOS 8) or Wallet & Apple Pay (iOS 9).
7. Tap **Add Credit or Debit Card**.



8. 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.

9. Tap **Next**.

10. If no further verification steps are required, Passbook (iOS 8) or Wallet (iOS 9) will indicate that your card has been successfully entered. Tap **Next**. You are now ready to use Apple Pay.

In rare instances, Cardinal may require additional verification by phone during the setup process. If so, you will be prompted to dial a phone number beginning with the area code 855. Note that it may take up to five minutes for this request to appear on your device.

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. You cannot use Apple Pay until this process is completed.

Should you fail the Apple Pay verification steps, you will be required to call Cardinal Credit Union at (440) 266-2200. Ask to speak to a representative from the operations department or call center.


Using Apple Pay in stores and within apps

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



Some stores might have this symbol on their card readers and POS terminals, but they might not be currently set up to accept contactless payments, including Apple Pay.

You can also pay with Apple Pay within participating apps that sell physical goods and services, like groceries, clothing, tickets, reservations, and more. On your iPhone or iPad, you can use Apple Pay to pay within apps when you see the Buy with Apple Pay or Apple Pay button as a payment method. Look for these buttons in apps:

A rectangular button with rounded corners, containing the text "Buy with" followed by the Apple logo and the word "Pay".A rectangular button with rounded corners, containing the Apple logo followed by the word "Pay".

For a list of merchants currently accepting Apple Pay, see:

<http://www.apple.com/apple-pay/where-to-use-apple-pay>

Paying with Apple Pay in stores

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

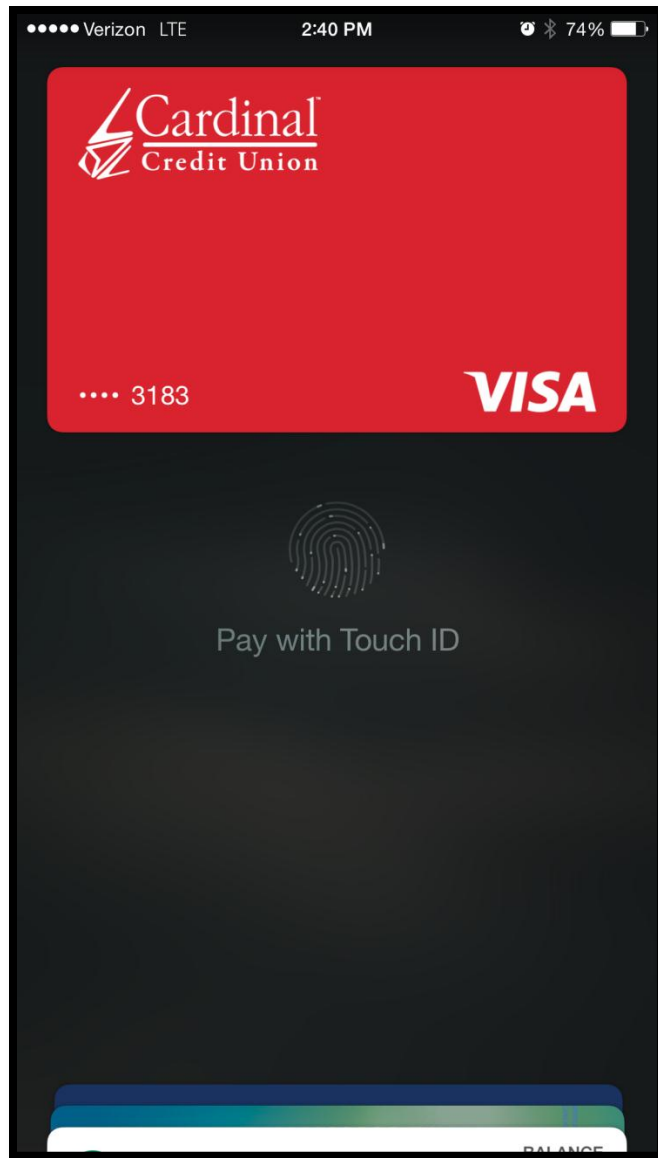
If you are asked to choose between Credit or Debit on the terminal, be sure to select **Credit**.

To pay with a different card on your iPhone:

1. Hold the top of your iPhone near the contactless reader without placing your finger/thumb on Touch ID. Your iPhone will wake up, and you'll see your default card on your screen.
2. Tap your default card. From the list of cards, tap the one you want to use.
3. Place your finger on Touch ID and move your iPhone near the reader to complete the payment.

You can also prepare to pay in advance to get through checkout more quickly:

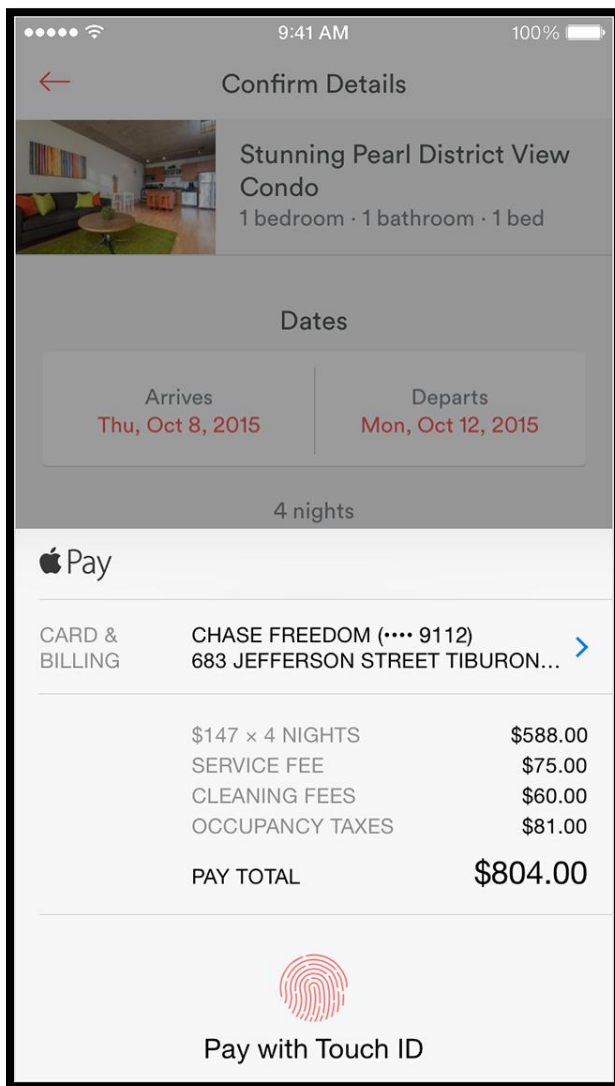
1. Unlock your iPhone and open the Passbook (iOS 8) or Wallet (iOS 9) app.
2. Tap the card you want to use.
3. Place your finger on Touch ID until you see Hold Near Reader to Pay.
4. Hold the top of your iPhone near the contactless reader to send your payment information.



Paying with Apple Pay within apps

To pay with Apple Pay within an app using iPhone or iPad:

1. Tap the **Buy with Apple Pay** button or **Apple Pay** button.
2. Review your payment information and contact details. Enter other billing, shipping, and contact information if necessary. Apple Pay will store that information, so you won't need to enter it again.



3. Place your finger on Touch ID to complete the payment.

When your payment information is sent successfully, you'll see Done and a checkmark on the screen.

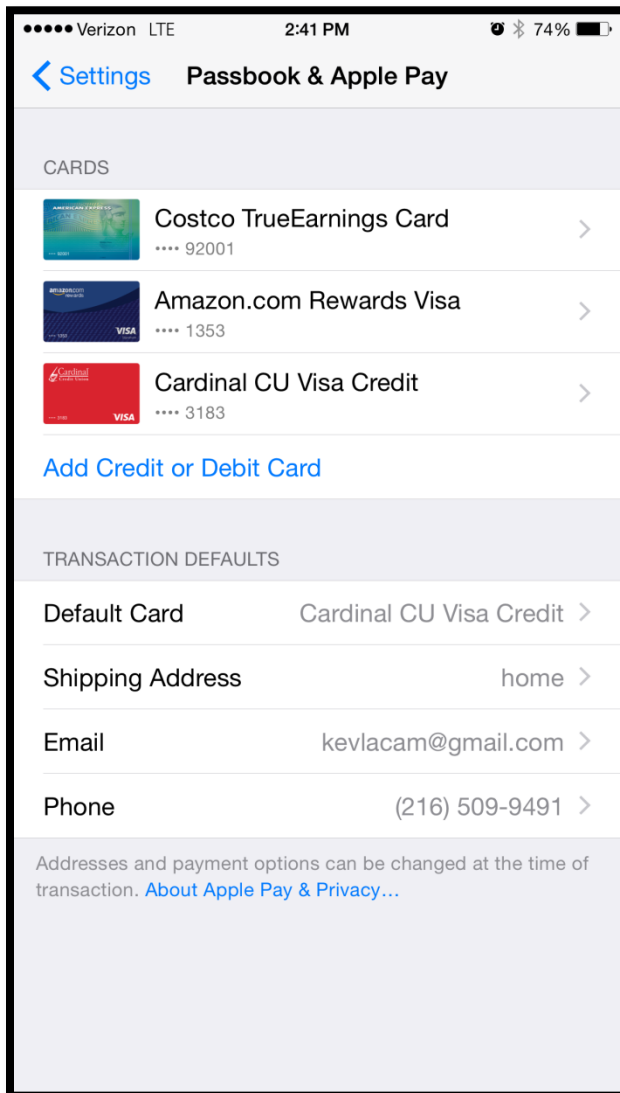
Managing your cards on your iPhone or iPad

After you add credit or debit cards to Passbook (iOS 8) or Wallet (iOS 9), you can change the default card, update your card information, or remove a card at any time. You can have up to eight different cards on any device.

Changing your default card

You may enter up to eight credit or debit cards into Passbook (iOS 8) or Wallet (iOS 9), but the first card you add is your default card. To change your default card:

1. Go to Settings > Passbook & Apple Pay (iOS 8) or Wallet & Apple Pay (iOS 9).
2. Tap **Default Card**.



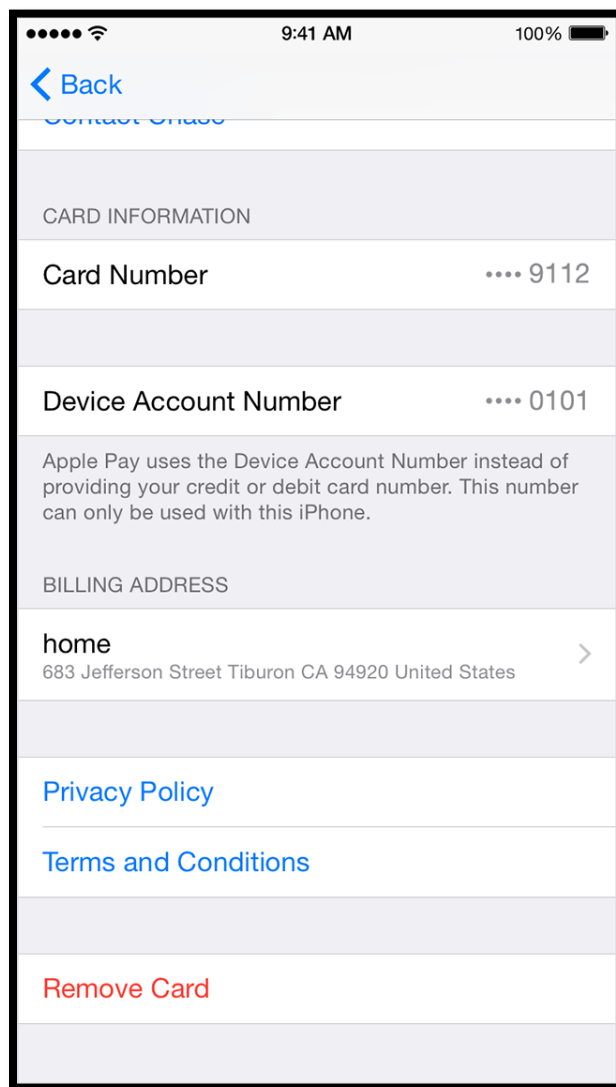
3. Choose a new card.

Updating your card information, addresses, and contact information

You can change the addresses, email, or phone number you use for paying within apps at any time. Go to Settings > Passbook & Apple Pay (iOS 8) or Wallet & Apple Pay (iOS 9) to update your information. To update the billing address for a card, go to Passbook & Apple Pay (iOS 8) or Wallet & Apple Pay (iOS 9), tap a card, then tap the billing address.

Removing a card

Go to Settings > Passbook & Apple Pay (iOS 8) or Wallet & Apple Pay (iOS 9), tap the card that you want to remove, then tap Remove Card.



Getting help if your device is lost or stolen

You can remove your credit or debit cards from Apple Pay on iCloud.com. Just sign in, click **Settings**, choose your device, and remove your cards in the Apple Pay section.

If **Find My iPhone** is turned on, you can also help keep your data secure in these ways:

- Turn on **Lost Mode** to lock your device and suspend Apple Pay.
(<http://support.apple.com/kb/PH2700>)
- Erase your device remotely to prevent anyone else from accessing the data on your missing device and to remove your cards.
(<http://support.apple.com/kb/PH2701>)