

Apple Pay FAQ

What is Apple Pay?

Apple Pay is a payments feature that allows you to add your credit and/or debit cards to a supported Apple device through the Wallet app and make purchases at participating merchants.

What devices are eligible for Apple Pay?

You can make payments with your iPhone SE, iPhone 6, iPhone 6 Plus, Apple Watch, iPad Pro, iPad Air 2, iPad mini 3 and later. You will also need to ensure that your device is updated with the latest version of iOS or watchOS in order to pay using your GKCPSCU card with Apple Pay.

Does it cost anything to use Apple Pay?

There is no cost to members who use their GKCPSCU card in Apple Pay. However, your GKCPSCU card's terms and conditions will apply for purchases. Also, additional message and data charges may apply depending on your wireless plan.

Which GKCPSCU cards can I use with Apple Pay?

All GKCPSCU cards work with Apple Pay.

How do I add my GKCPSCU card to Apple Pay?

Add your card to Apple Pay in three simple steps.

- Open the Wallet app
- Tap the plus sign in the upper right corner
- Enter your card's security code to add your credit or debit card from your iTunes account. Or, select "Add a different card" and use your iSight camera to enter the card information.

Apple Watch

- Open the Apple Watch app on your iPhone
- Tap "Wallet & Apple Pay and select "Add a Credit or Debit Card"
- Enter your card's security code to add your credit card from your iTunes account. Or, select "Add a different card" and use your iSight camera to enter the card information.

What should I do if my card or device is lost or stolen?

If your card is lost or stolen:

Please use the “Contact Us” feature by selecting the information icon  in Apple Pay to reach GKCPSCU immediately.

If your mobile device is lost:

You can temporarily deactivate Apple Pay by using the “Find my iPhone” app, or you can visit www.icloud.com and select “Lost Mode.” Alternatively, you can call us at 816.504.2800 and we will assist you in temporarily deactivating your card in Apple Pay.

If your mobile device is stolen:

You can select the “Erase All” option on www.icloud.com to delete your cards from Apple Pay. Please note that when you select this option, all of the information on your phone will be erased.

You can restore the information on your device using iCloud Backup (if backup was turned on before you erased it). Restoring the information on your phone will not restore your card information in Apple Pay. You will need to add your card into Wallet again to resume using your card in Apple Pay.

When I use Apple Pay, do I earn rewards?

Yes. You receive all the rewards, security, and benefits of your GKCPSCU card when you use it with Apple Pay. *Rewards are only available with GKCPSCU Platinum MasterCard®.

How do I lock Apple Pay?

Apple Pay will be locked anytime your device is locked. For your security, your device’s passcode or Touch ID is required for every in-store purchase made with Apple Pay.

How secure is an Apple Pay transaction?

Apple Pay is safer than using a tradition credit or debit card. Every transaction on your iPhone or iPad requires you to authenticate with your Touch ID or your passcode. Your Apple Watch is protected by the passcode that only you know, and your passcode is required every time you put on your Apple Watch. Your card and identity aren’t shared with the merchant, and your actual card numbers aren’t stored on your device or on Apple servers.

When you pay in stores, neither Apple nor your device sends your actual credit or debit card numbers to merchants. When you pay in apps, the merchant will only receive information like name, email address, billing and shipping addresses you authorize to share to fulfill your order. Apple Pay retains anonymous transaction information such as

approximate purchase amount. This information can't be tied back to you and never includes what you're buying. Apps that use Apple Pay must have a privacy policy that you can view which governs the use of your data.

How do I pay using Apple Pay?

To pay in stores just hold the iPhone near the contactless reader with your finger on Touch ID. You'll see "Done" on the display, along with subtle vibration and beep, letting you know your payment was sent.

On Apple Watch, double-click the side button and hold the display of your Apple Watch up to contactless reader. A gentle tap and beep confirm that your payment information was sent.

How do I return something I purchased using Apple Pay?

The cashier can use the Device Account Number to find the purchase and process the return, just like they would with a traditional credit or debit card payment. To see the last four or five digits of the Device Account Number:

- For your iPhone or iPad, go to Wallet, tap the card, and tap .
- For your Apple Watch, open the Watch app on your iPhone, go to the My Watch tab, tap the Wallet and Apple Pay, then tap your card.

If the cashier needs your card details to process the return, you can follow the same steps for making a payment:

1. On the device that you used to make the original payment, select the card that you want to be refunded. Remember to use the card registered within Apple Pay, not your physical card.
2. On your iPhone, hold the device near the reader and authorize the return with Touch ID or passcode. On your Apple Watch, double-click the side button and hold the display of your Apple Watch within an inch of the contactless reader.

Depending on the return and refund policies of the store, it may take up to several days for the return transaction to appear on your credit or debit card statement. Apple Pay activity is also included on your credit and debit card statements.

Where can I use Apple Pay?

You can use Apple Pay in-stores at many of the places you shop every day. You can also use your GKCPSCU card while shopping in app with Apple Pay at select merchants.

Look for these symbols at checkout:



What is a Device Account Number?

How is it different from my Card Account Number?

When you add your GKCPSCU card to Apple Pay, a Device Account Number is created for that card on your device. This number is unique to your device and is different from your plastic card number.

What should I do when a merchant asks for the last 4 digits of my card when using my GKCPSCU card in Apple Pay?

If a merchant asks for the last 4 digits of your card when paying with your GKCPSCU card using Apple Pay, please use the last 4 digits of the Apple Pay Device Account Number. This can be found by tapping the **i** icon on your card in the Wallet app.

Can I see transactions made using Apple Pay?

Yes. When you view your card in Wallet, you'll see the latest Apple Pay transaction. To see your ten most recent transactions made using your GKCPSCU card in Apple Pay you will need to tap the **i** at the bottom of the screen.

If I choose to freeze my card with MobiMoney, what effect does it have on my card in Apple Pay?

If you freeze your card with MobiMoney, you will not be able to use your card in Apple Pay until you unfreeze your account.

