Apple Pay™
Frequently Asked Questions

What is Apple Pay?
Apple Pay is a mobile payment and digital wallet service by Apple Inc. that lets users make payments using the iPhone 6s, iPhone 6s Plus, iPhone 6, iPhone 6 Plus, Apple Watch, iPad Pro, iPad Air 2, iPad mini 4, iPad mini 3.

Is it secure?
Your financial information isn't stored with Apple. When you add your card to Wallet, a unique device account number is assigned, encrypted and stored on a dedicated chip on your iPhone. When you make a purchase, the device account number, along with a transaction-specific dynamic security code, is used to process your transaction. So, your actual credit or debit card numbers are never shared with merchants or transmitted with payment and your financial information isn't stored with Apple.

Where can I use Apple Pay?
There are currently over 1 million locations where you can use Apple Pay — and more are being added every day. Plus, you can use Apple Pay to make secure purchases online and in apps. Visit [Apple](#) for more details.

What devices are eligible?
You can use Apple Pay with iPhone 6s, iPhone 6s Plus, iPhone 6, iPhone 6 Plus, Apple Watch, iPad Pro, iPad Air 2, iPad mini 4, iPad mini 3.

What cards are eligible?
We allow the following cards to be added in Apple Pay:

All Phoenixville Federal Consumer and Small Business Debit and Credit Cards are eligible to be used with Apple Pay.

How do I add my card to Apple Pay?
Wallet already stores your boarding passes, tickets, coupons and more. Now it can store your credit and debit cards, too. To get started, you can add the credit or debit card from your iTunes account to Wallet by simply entering the card security code.

To add a card on your device, go into Settings, open Wallet & Apple Pay, and select "Add Credit or Debit Card." Alternatively, on iPhone, you can just open Wallet, then swipe down and tap the + sign. From there, use your iSight camera to enter the card information or type it manually. The card you store in iTunes becomes your default payment card, but you can always switch it in Settings.

What if I receive a new or replacement card?
For any cards replaced due to loss, theft or fraud, you will need to add the card to Apple Pay as if it were new — either using the device camera or manually adding the card information. When a card enrolled in Apple Pay expires, you will be sent a physical card with a new expiration date. We will automatically update your card information with Apple Pay for you.

What if my iPhone is lost or stolen?
If your iPhone is ever lost or stolen, you can use Apple's Find My iPhone to quickly put your device in Lost Mode to suspend Apple Pay or completely wipe the device clean.

Is there a cost to use Apple Pay?
There's no cost to use Apple Pay. Your usual wireless carrier fees may apply. Your standard fees associated with the use of your physical credit or debit card also apply.

How do I return an item I purchase with Apple Pay?
To complete the return, hold your Apple Pay enabled device over the contactless payment terminal and wait for the slight vibration of the device to confirm the refund. However, the return process varies by merchant, and you might need to have a printed receipt from the merchant to return the item.