



APPLE PAY TOKENIZATION

Frequently Asked Questions

Q: What is Tokenization? **A:** Tokenization is the replacement of a card number, or Primary Account Number (PAN), with a pseudo number called a “token”, for use in digital payment transaction. Tokenization was introduced to provide an additional layer of defense against fraud by allowing the token to be stored and used in the merchant environment in place of a PAN.

Q: Which devices can I use Apple Pay with? **A:** You can use Apple Pay with iPhone 6, 6 Plus, 7 and 7 Plus, Apple Watch, iPad Air 2 or iPad Mini 3.

Q: How do I set up my card in Apple Pay? **A:** On your iPhone 6, 6 Plus, 7 or 7 Plus, open Wallet and follow the steps below. On your iPad Air 2 or iPad mini 3, go to Settings > Wallet & Apple Pay and follow the steps below.

Add a card to your iPhone or iPad:

On your iPhone, tap Plus (+) icon next to Apple Pay in the upper-right corner. On your iPad, tap Add Credit or Debit Card.

- If you have a supported credit or debit card on file with iTunes, enter the card’s security code. Otherwise, use the camera to capture the information on your credit and debit card. Then fill in any additional information needed, including the card security code.
- Tap Next. Your information will be verified to decide if you can add your card to Apple Pay. If more verification is needed, you will be asked to provide additional verification or to call the issuer. You can verify your card any time after you add it to Wallet. Just return to Wallet and follow the steps.
- After your card is verified, tap Next. Then you can start using Apple Pay.

Q: Is Apple Pay secure? **A:** Yes. With Apple Pay, your Bank of the Pacific card number isn’t stored on your iPhone/iPad or given to the merchant. A unique “token” is created specifically for that device.

Q: Which Bank of the Pacific cards can I use with Apple Pay? **A:** All of your personal Visa credit and debit cards can be used with Apple Pay.

Q: Which merchants are participating? **A:** Apple Pay is easy to use in stores and online at more than 1 million locations. See a complete list of Apple Pay merchants at:

www.apple.com/apple-pay/where-to-use-apple-pay (link is external).

Q: Can I disable Apple Pay if my device is lost/stolen? **A:** Yes. You can use Find My iPhone to quickly put your device in Lost Mode. You can also log in to iCloud.com and disable the ability to make payments from credit and debit cards.