

APPLE PAY FREQUENTLY ASKED QUESTIONS

I. ABOUT APPLE PAY

A. What is Apple Pay?

Apple Pay offers an easy, secure and private way to pay on iPhone, iPad, Apple Watch and Mac. Meridian Visa credit cards can be used with Apple Pay to pay on the go at merchants who accept contactless payments, in participating apps and on the web. Apple Pay will provide real-time notifications and details for your purchases when you use Apple Pay on iPhone or iPad.

B. Which devices can use Apple Pay?

To use Apple Pay in-store, you must have an iPhone 6 or later or an Apple Watch that is paired with an iPhone 5 or later. To use Apple Pay for in-app payments, you must have an Apple Watch, iPhone SE, iPhone 6 or later, or iPad Pro, iPad Air 2 or iPad mini 3 or later. You can also use Apple Pay on the web on supported iPhones, iPads or Macs.

C. Which Meridian's Visa cards are included in Apple Pay?

Apple Pay is available to all Meridian Visa cards including business and USD credit cards.

D. Where can I use Apple Pay?

You can use Apple Pay to make payments: In stores with supported devices wherever contactless payments are accepted, within apps and on the web in Safari

- In participating merchant apps
- On the web with supported devices

Look for one of these symbols at checkout:



Note: Apple Pay works the same as contactless with regards to transaction limits. Usually these limits are set by the merchants.

E. How secure is an Apple Pay transaction?

Every Apple Pay transaction on your iPhone, iPad, or Mac requires you to authenticate with Face ID, Touch ID, or your passcode. Your card number and identity are not shared with the merchant and your actual card numbers are not stored on your device or on Apple servers.

II. GETTING STARTED

A. How can I add my Meridian credit card to Apple Pay?

You can add a credit card directly to the Wallet app. Just open the app, select the plus sign and follow the on-screen instructions. You can also add your Meridian credit card through your iTunes® account.

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For additional information on adding your card, please visit this Apple Support page for instructions on how to add your card to Apple Pay. <https://support.apple.com/en-ca/ht204506>
Please note there is room for 8 cards only. This includes credit, debit, gift cards, etc.

B. How do I activate Apple Pay?

There are 2 ways:

1. Call the Collabria Call Centre
2. Via email

Please note that your email address must be registered with your Meridian credit card. If you haven't registered an email address, you need to provide this information to Collabria's Call Centre. After waiting 60 calendar days, you can use email to activate Apple Pay. Alternatively, you can call the Call Centre to activate Apple Pay at any time.

C. How can I suspend the ability to make payments or remove my Meridian Visa credit cards from my device once I add my credit card?

You can remove your Meridian Visa card on Apple devices (iPhone 6 or later, iPad Air 2 and iPad mini 3), by selecting "Remove Card" in the "Wallet & Apple Pay" section of your device settings or on the back of your card in the Wallet App. Another option will be for you to visit icloud.com/settings to remove your Meridian Visa credit card or go to find my iPhone to temporarily suspend or permanently remove the ability to pay with your Meridian Visa credit card(s) on your device.

Apple Watch: Go to "Wallet" on your Apple Watch, select your Meridian Visa credit card then hold and tap "delete" to remove your credit card. You can also remove your Meridian Visa credit card using the Apple Watch app on your iPhone. Open the Apple Watch app, select "Wallet & Apple Pay", then select your Meridian Visa credit card and navigate to the bottom and tap "Remove card". Another quick way is to visit icloud.com/settings to remove your Meridian Visa credit card on Apple Watch.

III. USING APPLY PAY

A. How do I use this feature?

Once set up in your Apple Wallet, pull up your credit card, use your thumb print, and hold the phone near the reader. Once the transaction has connected, it will say 'Done'. The transaction amount will appear on the screen under the card image.

B. How do I get refunded for something I purchased with Apple Pay?

Refunds will be received in the same manner as a purchase made with your plastic Meridian Visa credit card. The only difference is that the cashier may ask you to provide the last four digits of your Device Account Number instead of the last few digits of your card number. To find the last four digits of your Device Account Number for your Meridian Visa credit card, go to the "Wallet & Apple Pay" section of your device "Settings" or in your Wallet, tap the Info icon in the bottom right corner. Then tap the Info Display.

C. Do I still get rewards when I use Apple Pay?

Yes, when you use Apple Pay you will continue to receive the same rewards, security and benefits of your Meridian Visa credit card.



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D. How can I check my recent transactions?

When you view your Meridian Visa credit card in Wallet, you will see the last transaction for each credit card. To see more, tap the card and tap the Info icon in the bottom right corner. Then tap the Transactions Display. This will enable your transaction history and your previous 10 transaction should appear. These instructions apply to the following Apple devices: iPhone SE, iPhone 6 or later, or iPad Air 2, iPad mini 3, iPad Pro or later.