

A Simple and Secure Way to Pay

Foam Lake Credit Union is proud to offer you an easy and secure way to make everyday purchases! Add your Foam Lake Credit Union MEMBER CARD® debit card to Apple Pay® and easily pay for your purchases with your iPhone®.

- **It's Easy:** Paying with Apple Pay® is as easy as holding your iPhone® to the payment terminal and clicking a button.
- **It's Secure:** Your actual card number is never stored on your device and your card details are never shared during a transaction, so you know your purchases are safe and secure.

Adding a Card to Apple Pay®:

iPhone®:

1. Open the Wallet app
2. Press the plus sign in the upper right corner
3. Follow the onscreen instructions to add your Foam Lake Credit Union Credit Union MEMBER CARD® debit card

Paying with Apple Pay®:

If you are using an iPhone®, hold it to the payment terminal with your finger on the home button. A beep and vibration will confirm your payment.

Apple Pay® transactions will show a tick mark with a "Done" message whether the transaction is successful or declined.

Where to Use Apple Pay®:

In-store:

Apple Pay® is accepted at plenty of retailers. Just look for retailers that display the Apple Pay® or contactless logo for in-store purchases. [See the list of retailers who accept Apple Pay®](#)

Within apps:

Payments can be made from within Apps where you see Apple Pay® listed as a payment option. With your iPhone®, iPad, and Apple Watch, you can use your Foam Lake Credit Union MEMBER CARD® Debit Card in Apple Pay® to pay within apps accepting Interac Debit when you see Apple Pay® as a payment option. To learn how this works: <https://support.apple.com/en-ca/HT201239#inapp>

Using the Safari browser:

You can also pay on the web in Safari with your iPhone®, iPad and Mac at online retailers that accept Interac Debit for Apple Pay®: <https://support.apple.com/en-ca/HT201239#safari>

Apple Pay® Frequently Asked Questions (FAQs)

Is Apple Pay® free?

Yes, there are no fees to use or register your card with Apple Pay®. If you pay transaction fees for your account, each transaction in Apple Pay® will count as an additional transaction. Your wireless carrier may charge additional fees for data usage.

Which Foam Lake Credit Union cards can I use with Apple Pay®?

Foam Lake Credit Union's MEMBER CARD® debit cards are currently available for Apple Pay®.

How many devices can I add my card to?

There is no maximum number of devices to which you can add your MEMBER CARD® debit card for Apple Pay®. However, you are responsible for verifying the validity of the debit card on that device, and for any charges made with the card to the account – unless there has been a fraud.

How do I make my Foam Lake Credit Union MEMBER CARD® debit card the default card in Apple Pay®?

The first card added to Apple Pay® is automatically set to be the default card. To change your default card, open the Wallet app, hold and drag your Foam Lake Credit Union card to the front. You may also:

1. Open "Settings" and select "Wallet & Apple Pay®"
2. Select "Default Card" under "Transaction Defaults" and choose your Foam Lake Credit Union card.

On which devices will Apple Pay® work?

Apple Pay® works on the iPhone® 6 and newer, iPhone® SE, Apple Watch Series 2, and any Apple Watch paired with iPhone® 5 or later.

Which devices can I use for in-store payments?

Every eligible iPhone® can make in-store payments.

Does Apple Pay® work internationally?

Apple Pay® using your MEMBER CARD® debit card works wherever INTERAC® Flash is accepted. At this point, INTERAC Flash is only accepted in Canada.

Do I need network access to make a purchase?

No. Your phone (powered and unlocked) has everything you need to complete a purchase at a retailer, whether or not you have network access at that time. As with card purchases, you may not complete a purchase if the retailer's POS terminal is off-line or unavailable. You will need network access to receive transaction notifications from Apple.

Which merchants accept Apple Pay®?

Apple Pay® is accepted by many retailers, with more being added all the time. Just look for retailers that display the Apple Pay® or contactless logo for in-store purchases. To view a list, visit www.apple.com/ca/apple-pay/

Is there a maximum dollar amount for a purchase?

No, there is no maximum value for Apple Pay® transactions, since each purchase is verified within Apple Pay® using Touch ID or passcode (as long as you do not exceed your MEMBER CARD® ATM and Point-of-Sale (POS) daily spending limit).

Is my account number stored on my phone?

No, your account number is replaced with a secure digital number known as a token. The token represents your Foam Lake Credit Union card and is used to make secure purchases, both in-app and in-store.

How is Apple Pay® secured?

Each Apple Pay® transaction requires your authorization through TouchID or a passcode. Your card number is not shared with the merchant or saved on your iOS device, instead using a secure token to complete the purchase.

How do I do a refund?

Refunds are initiated by the merchant at their POS terminal, following the same rules as refunds do today. It is recommended that you bring your physical card with you.

What if my device is lost or stolen?

If you have any reason to believe your Foam Lake Credit Union MEMBER CARD® debit card details used for Apple Pay® have been stolen or compromised, please call us at 306.272-3385. You can remove your card remotely using Apple's "Find my iPhone®".

If I get a new Foam Lake Credit Union debit card, do I have to update Apple Pay®?

Yes, please delete the previous card and add the new card as normal.

Can I remove my card from Apple Pay®?

To remove a card from Apple Pay® on an iPhone®:

1. Open your Wallet App and select the card you would like to remove
2. Touch the information button in the bottom right corner (underneath recent transactions)
3. Select "Remove Card"

I'm having trouble with Apple Pay®. Who do I contact?

If you are having difficulty with Apple Pay®, please call us at 306.272-3385 and we will be happy to assist you.

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