



APPLE PAY FAQs

1) Which devices can I use with Apple Pay™?

Apple Pay is available on the following devices (must be running iOS 8.1 or later):

- iPhone® 10 or later.
- iPad Pro
- iPad Air® 2 (in-app only)
- iPad® mini 3 (in-app only)

2) What is required to become a Community Bank Apple Pay customer?

Customers with a valid Community Bank debit card and an appropriate device will be able to use Apple Pay.

3) Is Apple Pay free to use?

Community Bank does not assess a fee to use Apple Pay.

4) How do I set my Community Bank debit card as the payment default?

Please see our materials titled “Setup and use Apple Pay on your iPhone or iPad”.

5) Where can I make payments with Apple Pay?

Please visit Apple’s® website at www.apple.com/apple-pay/where-to-use-apple-pay to get an up-to-date list of merchants accepting Apple Pay for in-person and in-app purchases.

6) How will I know a transaction was successful?

A confirmation will appear on the screen of your phone after completing a payment using Apple Pay.

7) Will I be able to see a history of my transactions made with Apple Pay?

Passbook displays your 10 most recent Apple Pay transactions. You may view Apple Pay transactions using Community Bank's *Lake Street Mobile*, or reviewing your account with *Lake Street Online*. A transaction initiated via Apple Pay, when viewed in online or mobile banking, will not look any different than a regular debit card transaction.

8) How safe and secure is Apple Pay?

Apple Pay has enhanced security features to make payments more secure than traditional payment methods. Instead of using your actual debit card number, a unique Device Account Number is assigned, encrypted, and securely stored in the Secure Element chip found in your device. These numbers are never stored on Apple servers. When you make a purchase, the Device Account Number, along with a transaction-specific dynamic security code, is used to process your payment. Your debit card information is never shared by Apple with merchants or transmitted with payment.

9) Are my Apple Pay purchases covered by Community Bank's fraud coverage?

Yes, MasterCard's Zero-dollar Fraud Liability Coverage applies to all fraudulent purchases made with your Community Bank debit card, including those made through Apple Pay.

For more information, visit us online at cboprf.com or speak with a personal banker at 708.660.1000.