Welcome to Your Digital Wallet

FAQ's Apple Pay

What is Apple Pay?

Apple Pay is a mobile payment solution that lets consumers make credit and debit payments at retail and online checkouts using certain Apple® devices.

What devices can I Use?

iPhone®
In-store, within apps, the web in Safari purchases are supported on:
iPhone 7, iPhone 7 Plus
iPhone 6s, iPhone 6s Plus
iPhone 6, iPhone 6 Plus
iPhone SE

iPad® Within apps and on the web in Safari

iPad Pro
iPad (5th generation)
iPad Air 2
iPad mini 4, iPad mini 3

Apple Watch™
In stores and within apps, paired with iPhone 5 and later*
Apple Watch Series 2, Apple Watch Series 1
Apple Watch (1st generation)

Mac On the web in Safari
MacBook Pro with Touch ID
A Mac model introduced in 2012 or later with an Apple Pay-enabled iPhone or Apple Watch

Do I need to be connected to the internet to use Apple Pay?

Only for online purchases. For in-store contactless payments, you do not need to be connected to the Internet.

How do I add my First Citizens' Visa® CheckCard to Apple Pay?

Set up is simple. Here's how to add your First Citizens' Visa® CheckCard to Apple Pay™: On iPhone®, open the Wallet app and tap the plus sign. From there, follow the on screen instructions.

On Apple Watch™, open the Apple Watch app on your iPhone and select "Wallet & Apple Pay", then tap "Add Credit or Debit Card." From there, follow the onscreen instructions.

On iPad®, go into Settings, open "Wallet & Apple Pay", and select "Add Credit or Debit Card". From there, follow the onscreen instructions. To verify your First Citizens' Visa® CheckCard, call (800) 642-7515.

How secure is Apple Pay?

Apple Pay is safer than using a plastic credit, debit, or prepaid card. Every transaction on your iPhone, iPad, or Mac requires you to authenticate with Face ID, Touch ID, or your passcode. Your Apple Watch is protected by the passcode that only you know, and your passcode is required every time you put on your Apple Watch or when you pay using Apple Pay. Your First Citizens' Visa® CheckCard number and identity aren't shared with the merchant, and your actual card numbers aren't stored on your device or on Apple servers.

When you pay in stores, neither Apple nor your device sends your actual card numbers to merchants. When you pay within apps and on the web in Safari, the merchant will only receive information like name, email address, billing and shipping addresses that you authorize to share to fulfill your order. Apple Pay retains anonymous transaction information such as approximate purchase amount. This information can't be tied back to you and never includes what you're buying. Apps that use Apple Pay must have a privacy policy that you can view, which governs the use of your data.

Welcome to Your Digital Wallet

FAQ's Apple Pay - continued

How do I use Apple Pay?

You can use Apple Pay in stores, within apps, on the web in Safari. In the United States, you can use Apple Pay to send and receive money with friends and family.

In stores, look for the symbol below at checkout;

 Pay

Within apps and on the web in Safari, look for the Buy with Apple Pay button or Apple Pay as a payment method. When paying in stores with Apple Pay in some countries and regions, if your transaction exceeds a certain amount, you might need to enter your PIN. In some cases, you might need to sign a receipt or use a different payment method.

What if my iPhone, iPad, Apple Watch, or Mac is lost or stolen?

With Apple Pay, you authorize each purchase with Face ID, Touch ID, or your passcode. These features help prevent other people from using Apple Pay on your iPhone, iPad, Apple Watch, or Mac.

You can go to your Apple ID account page or use the Find My iPhone app to suspend or permanently remove the ability to pay from that device with Apple Pay. Your First Citizens' Visa® CheckCard will be suspended or removed from Apple Pay even if your device is offline and not connected to a cellular or Wi-Fi network.

You can call First Citizens' at 1-800-642-7515 to suspend or remove your cards from digital wallet or if you see a charge on your checking account statement for digital wallet that you did not authorize. Contact Center hours; Mon-Weds. 8:00am - 5:00pm / Thurs.-Fri 8:00am - 7:00pm / Sat. 8:00am - 2:00pm. To learn more about what to do if your phone is lost or stolen click here: firstcitizens.org/tools/resources/security-and-fraud-alerts

Can I continue to use my plastic credit, debit, or prepaid cards if I suspend or remove my cards in Wallet?

When you suspend or remove your cards in Wallet, your device-specific Device Account Number is suspended or removed. You can continue to use your plastic cards.

Learn more about Apple Pay and Qualifying Merchants