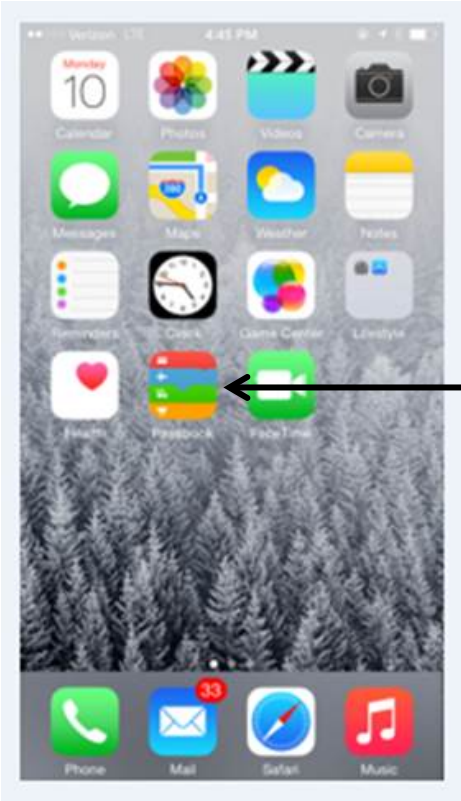


# Apple Pay Customer Experience

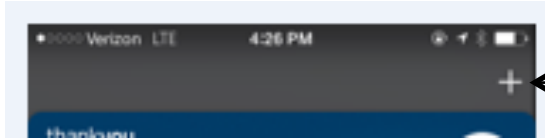
This document provides the Customer's Experience via step-by-step screen prints and comments.

1. Select the "Passbook" application icon from iPhone6 or 6Plus



# Apple Pay Customer Experience

2. Select the “+” sign, upper right corner of screen, to add cards to passbook



← Add a Credit of Debit Card

3. If you have an account with Apple iTunes then  
    Select “Use Card on File with iTunes.”  
    If not, then  
    Select “Use a Different Credit or Debit Card” option

●●●● Verizon LTE      1:19 PM      62% 🔋

[Cancel](#)



**Use Card on File with iTunes** >

**Use a Different Credit or Debit Card** >

### What is Apple Pay?

Add a credit or debit card to Passbook and start paying with Touch ID. Make purchases in stores and in apps without swiping your card or entering your card and shipping details.

[About Apple Pay](#)

# Apple Pay Customer Experience

## 4. Three Ways to Enter Account Information:

### 1. Account on File with iTunes

If the “Use Card on File with iTunes” option was selected in the previous step:

- iTunes “Card Number” on file, last 4-digits, will pre-populate
- Customer must enter the “Security Code” (aka CVV2/CVC2) printed on back of the physical card

### 2. Camera Scan the Account Information

If the “Use a Different Credit or Debit Card” option was selected in the previous step, the customer can:

- Use the “camera” feature to scan the front of the card
- Customer must enter the “Security Code” (aka CVV2/CVC2) printed on back of the physical card

### 3. Enter the Account Information

If the “Use a Different Credit or Debit Card” option was selected in the previous step, the customer can enter:

- Credit or Debit Account Number
- Expiration Date
- “Security Code” (aka CVV2/CVC2) printed on back of the physical card

Verizon 1:19 PM 62%

Back Next

Card Details

Enter your security code as it appears on your card.

Card Number 5910

Security Code Required

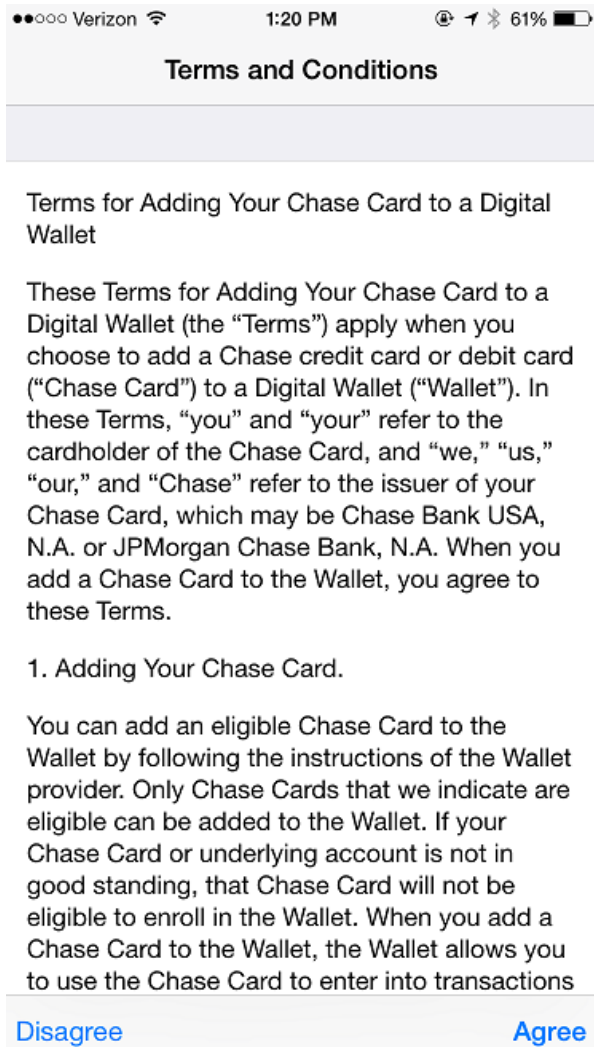
**Screen Example: Account on File with Apple iTunes**

**Last 4-Digits Acct Num**

**Enter “Security Code”**

# Apple Pay Customer Experience

5. Issuer's Digital Wallet Terms and Conditions screen is displayed
6. Select the "Agree" option



# Apple Pay Customer Experience

## 7. Verification Process

●●○○ Verizon 1:25 PM 59%  
Cancel Next



Verifying Card 

Name Patty Wilson

Card Number 4444 5555 6666 5910 

Expiration Date 04/18

Security Code 999

When you set up or use Apple Pay, information about your card, device, and location may be sent to Apple and your card issuer.  
[About Apple Pay & Privacy](#)

### 3 Verification Outcomes:

1. Red Path
2. Yellow Path
3. Green Path

Provisioning request has been submitted to Apple, MC/Visa and the Issuer/Processor for verification

First Data/STAR provision verification fields:

1. Account Number
2. Expiration Date
3. CVV2/CVC2
4. External Status

Result provided to Visa/MC is either Approve or Decline.

5. If Address Verification is requested by Apple, FD/STAR compares the following fields to the data provided by Apple on file via the iTunes account:
  - First 5-Positions of Address
  - Zip Code

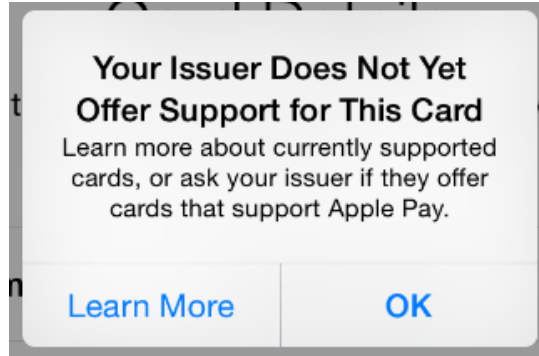
Result is 1 of 18 codes\* which is provided to Visa/MC to complete the final provisioning decision.

\*See CD-3807, "AV" field for list of values.

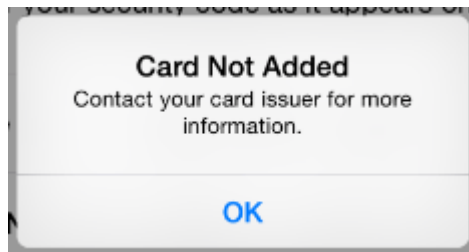
# Apple Pay Customer Experience

## *1. Red Path*

*In the event the Issuer has not enrolled in the token service, the customer will receive the following message:*

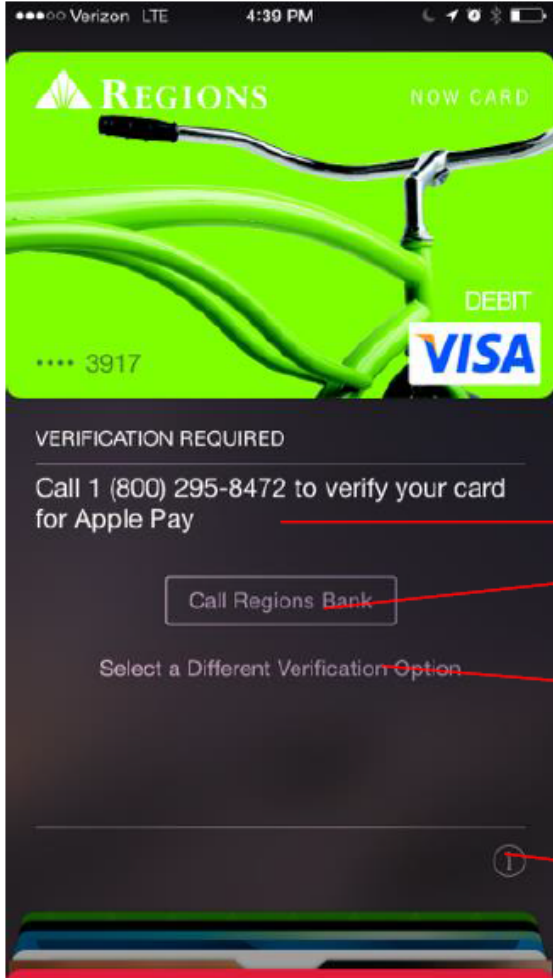


*In the event the customer's account did not qualify for the token service, the customer will receive the following message:*



# Apple Pay Customer Experience

## 2. Yellow Path



Source: Google Images 2014, 9t05mac.com

**Yellow Path can occur during the card provisioning process for a credit/debit where:**

- Apple iTunes account is new
- Apple iTunes address or profile change within past 20 days
- Apple iTunes account inactive more than 12 months
- Apple iTunes address does not match Issuer/Processors address on file

### **Yellow Path Phone Number**

- Customer must call 1-880# provided to verify account and iPhone device
- Issuer's Customer Service Representative will verify customer via standard security questions then activate the token account via Visa/MC portals.

- Future functionality to allow Yellow Path verification via different methods other than the Issuer's 1-800#.

### **Information Icon**

## Apple Pay Customer Experience

### 3. Green Path

- a. Issuer's Card Art appears
- b. Screen displays the account is "ready for Apple Pay"
- c. Select "Done" option.

Verizon 1:21 PM 61%

Card Activated

Done



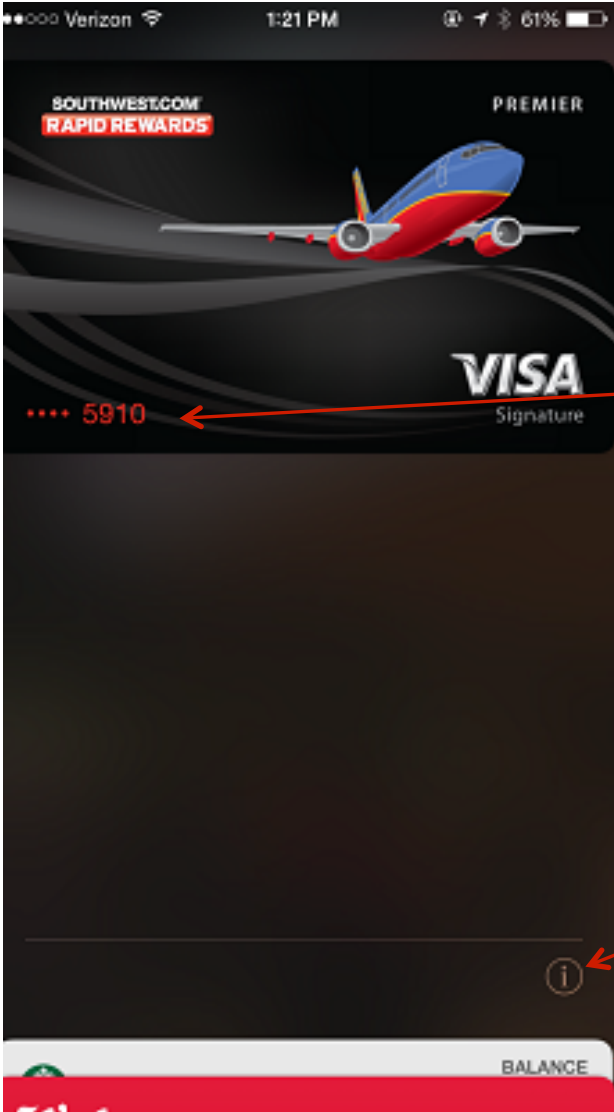
Card Activated

"Southwest Rapid Rewards Premier" is  
ready for Apple Pay.



# Apple Pay Customer Experience

*Green Path - continued*



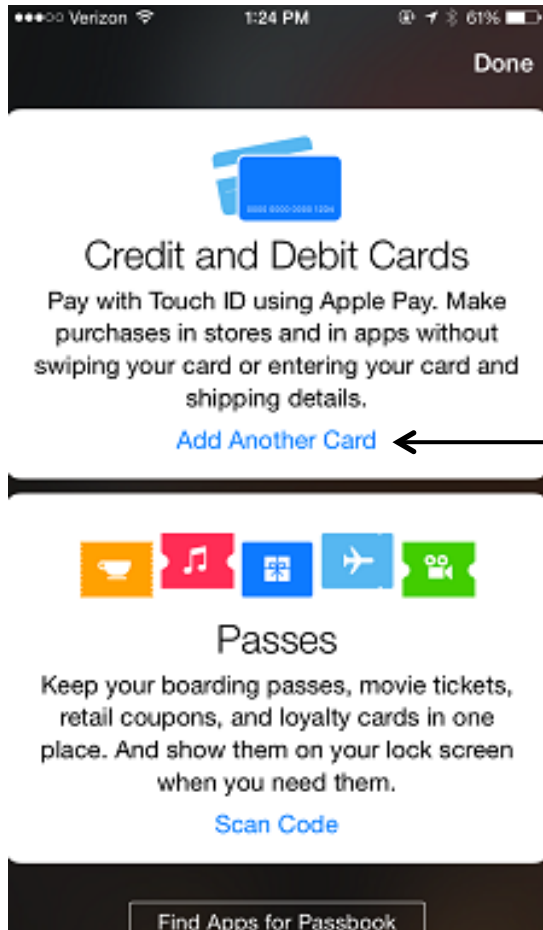
Account has been successfully added to the Passbook

Information Icon

Other cards or ticket/boarding passes already in wallet

## Apple Pay Customer Experience

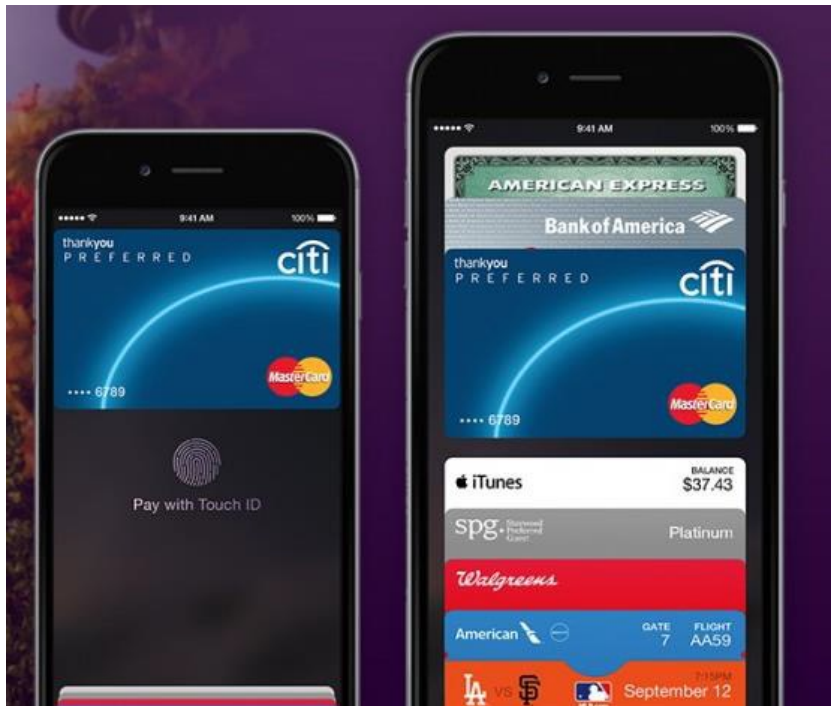
8. To add other debit, credit or loyalty cards
9. Select the “Add Another Card” option



Add more cards  
to digital wallet

## Apple Pay Customer Experience

10. “Top of Wallet” is the preferred card which can be activated by the Apple’s “Touch ID” feature (thumb print verification via pressing the home button at the bottom of the iPhone or in the mid-section where thumb print icon is provided) . If cardholder’s phone is set up with “Touch ID” then the cardholder does not have to unlock phone and select “Passbook” prior to holding phone to point of sale terminal.
11. Cardholders can elect to unlock phone, select “Passbook” and choose the card of choice prior to holding phone to point of sale terminal.

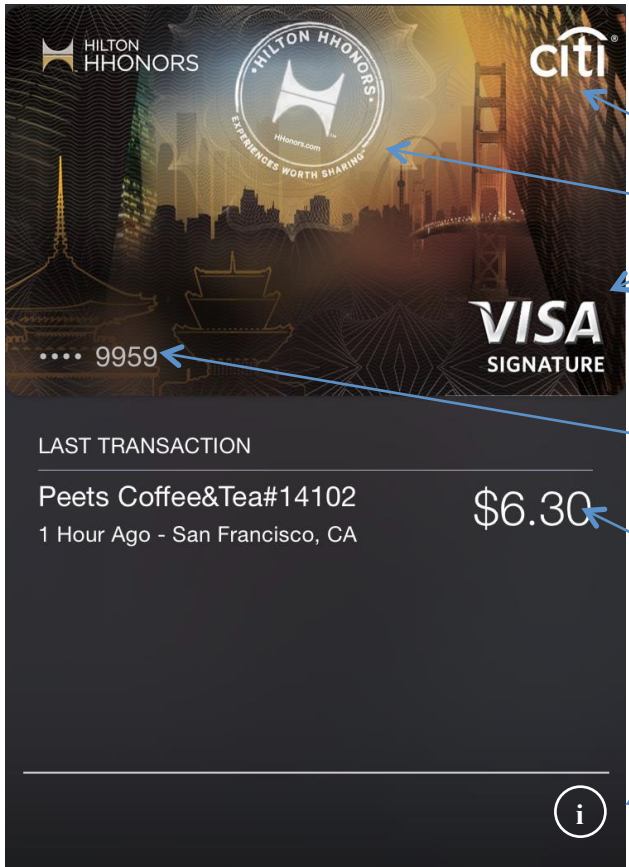


Source: Google Images 2014, 9to5mac.com

## Apple Pay Customer Experience

12. To change “Top of Wallet” card:
  - a. Select “Lifestyle” application
  - b. Select “Settings” option
  - c. Select “Passbook & Apple Pay” option
  - d. Under the “Transaction Defaults” section, select “Default Card”
  - e. “Select a Card” screen displays all cards in wallet
  - f. Green check mark designates the “Top of Wallet” or default card.
  - g. Tap the card of choice for the “Top of Wallet”.
  - h. The green check mark will appear next to the card selected.
  - i. Select the “Back” or “Home” button to back out of the Lifestyle application

Screen Features



Source: Google Images 2014, 9105mac.com

- **Use of Cardbackgroundcombined Image:**
  - Bank Logo
  - Co-Brand Logo
  - Visa Logo (Sig. Platinum, etc.)
  - Background of Card
- **Use of Foreground Color :**
  - Depicts Last 4 Digits of PAN/Acct Number
- **Transaction History**
  - Most recent transaction
- **Information Icon**
  - “Back of Pass”

13. Select the “Information” icon to view the last 4-digits of the account number, device/token account number and Issuer related information.

# Apple Pay Customer Experience

## 14. Icon Images

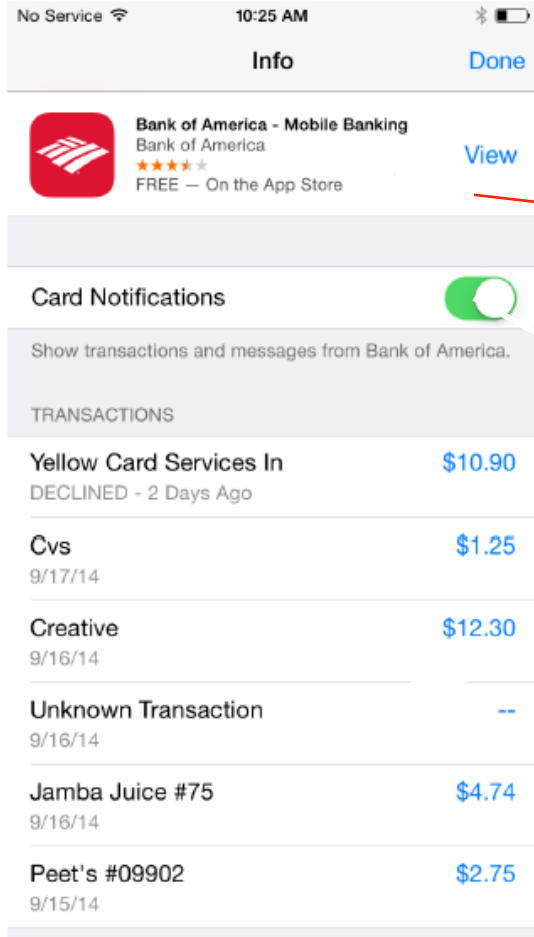
- **Icon Images**
- Icons are only shown on the alert/notification screen of the device.
- The icon is not the same as the Bank Logo

The image displays two screenshots of an iPhone notification center. The top screenshot shows notifications from Path, Netflix, Chase Freedom, and Chase. The bottom screenshot shows a lock screen notification from Chase. Red arrows point from the text in the list to the corresponding notification icons in the screenshots.

# Apple Pay Customer Experience

## 15. "Back of Pass" Screen

*Displayed after selecting the "Information" Icon from previous screen.*



### Mobile Banking Application Banner

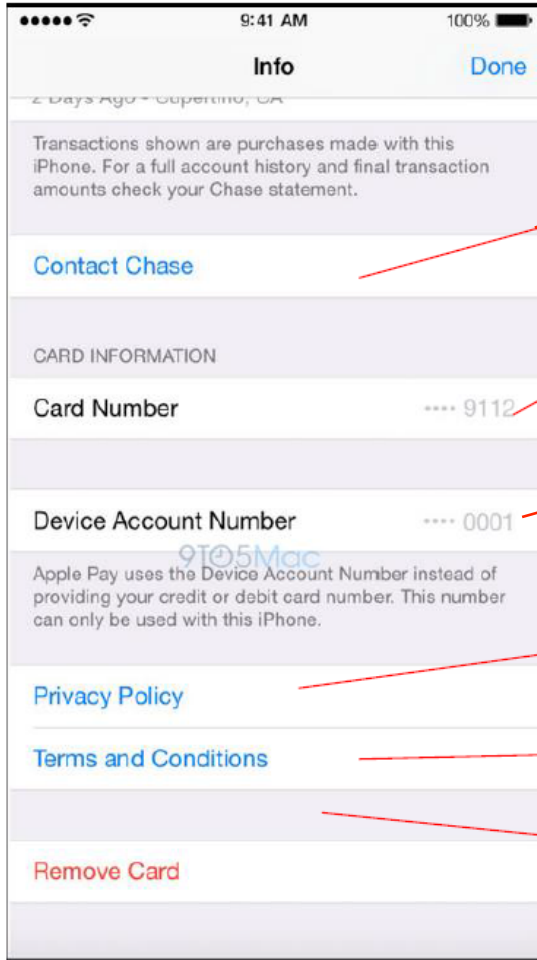
- Allows consumer to log into the mobile banking application from Apple Pay.

### Transaction Notifications (Credit Only)

- Displays transactions when this option is selected

# Apple Pay Customer Experience

## *“Back of Pass” - Continued*



### Contact Number

- Customer Service Number embedded in the “tap & go” field

### Last 4-Digits of Account Number

### Last 4-Digits of Token Number

### Privacy Policy URL

- Embedded into this “tap & go” field.
- Provided by Issuer.

### Terms and Condition URL

- Embedded into this “tap & go” Field
- Provided by Issuer

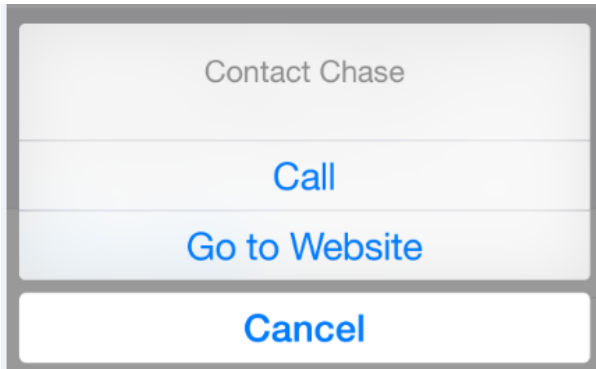
### Email or Bank Website Can be displayed here.

# Apple Pay Customer Experience

## 16. “Contact” Options:

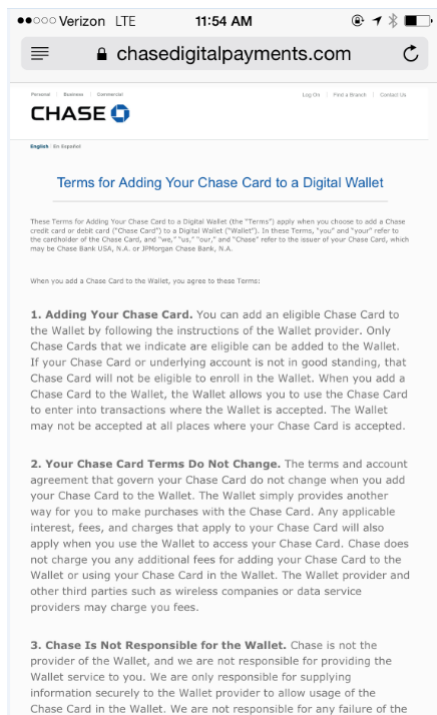
These are optional features for each Issuer:

- a. Call – If selected, the phone auto-dials the Issuers 1-800 provided
- b. Email – If selected, phone prompts an email message with Issuer’s email address pre-filled. NOTE: Chase did not provide Email option
- c. Website – If selected, the phone links customer to Issuer’s website



## 17. Select the “Terms and Conditions” option

NOTE: This is an optional feature for each Issuer

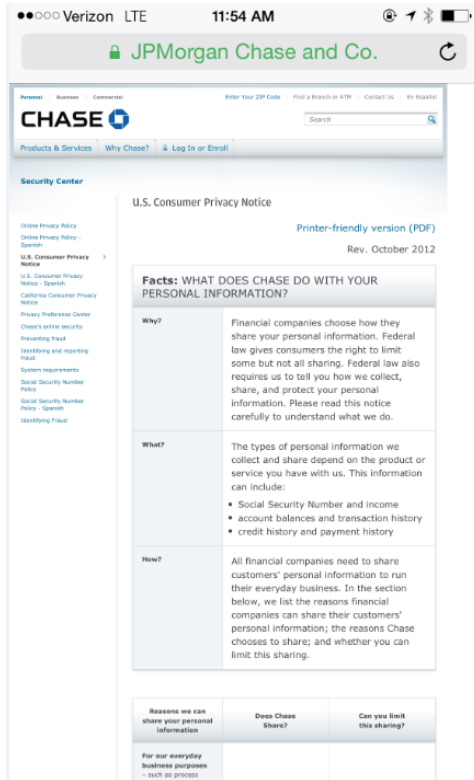




# Apple Pay Customer Experience

18. Select the “Privacy Policy” option

NOTE: This is an optional feature for each Issuer



# Apple Pay Customer Experience

## Cardholder Notification Email Examples

### **Example 1:**

**From:** Chase <[no-reply@alertsp.chase.com](mailto:no-reply@alertsp.chase.com)>  
**Date:** October 21, 2014 at 9:36:02 PM EDT  
**To:** [Customer\\_Email\\_Address@verizon.net](mailto:Customer_Email_Address@verizon.net)  
**Subject:** Your Chase card ending in ### has been added to Apple Pay

Thank you for adding your Chase card ending in ### to Apple Pay™. You can now use your device to make contactless purchases at participating merchants wherever your Visa card is accepted today. You can also shop and check out using your device wherever you see the Apple Pay™ logo.

#### **You are getting a unique Device Account Number:**

In your Apple Pay account, you'll see a unique Device Account Number listed under your card number. This new number improves security because it is only used with your device. You should use this number whenever an Apple Pay merchant asks for the last 4 digits of your card number.

If you did not add this card in Apple Pay, please call us at the phone number listed on the back of your card or on a billing statement.

We appreciate your business and trust.

Sincerely,  
Chase Customer Care

Esta comunicación contiene información importante de la cuenta. Si tiene alguna pregunta, por favor llame al número indicado en el reverso de su tarjeta.

### **Example 2:**

**From:** Citi Cards <[citicards@info.citibank.com](mailto:citicards@info.citibank.com)>  
**Date:** October 20, 2014 at 8:59:40 PM EDT  
**To:** [customer\\_email\\_address@verizon.net](mailto:customer_email_address@verizon.net)  
**Subject:** Your card is ready to use in Apple Pay  
**Reply-To:** "citicards" <[17daea73dlayeovcia3l5kuaaaaabbu3lq5td4rptbkqaaalfdmgwaad@info.citibank.com](mailto:17daea73dlayeovcia3l5kuaaaaabbu3lq5td4rptbkqaaalfdmgwaad@info.citibank.com)>

#### **You've successfully added your account to Apple Pay™!**

We're excited to offer Apple Pay as an innovative way to use your phone to make purchases on your Citi ThankYou® Preferred account with the touch of a finger.

#### **Didn't request your account be added to Apple Pay?**

If you or an authorized user didn't ask for this account to be added to Apple Pay please call us know right away. As always, you'll have \$0 liability for unauthorized charges.

Call: 1-855-744-8682  
TTY/TDD: 1-800-325-2865

# Apple Pay

## Customer Experience

### **Your Apple Pay number is different than your credit card number**

To help keep your information safe, your device account number in Apple Pay is different than the number on your credit card.

- You can see the last four digits of your credit card number and device account number in Passbook anytime.
- The last four digits of your device account number will show on the receipt when you make a purchase.
- Your Citi ThankYou® Preferred credit card number didn't change and can still be used to make charges.

### **Thanks for the opportunity to serve you**

We're committed to creating financial solutions and services that are simple and responsive. Feel free to contact us if you have questions or suggestions.

# Apple Pay Customer Experience

## About Apple Pay & Privacy

When you choose to add a payment card to Apple Pay, information you provide about your card may be collected in order to determine your eligibility and enable use of the feature. Information about your payment card, including your credit and debit card number, the name and billing address associated with your account, general information about your iTunes and App Store account activity (e.g., whether you have a long history of transactions within iTunes), information about your device (e.g., the name of your device), as well as your location at the time you add your card (if you have Location Services enabled), may be sent to Apple and provided by Apple to your card issuer and payment network in order to determine the eligibility of your card, for fraud detection purposes and to facilitate your use of the Apple Pay feature.

When you make an Apple Pay transaction, your payment information will be provided to the merchant where you make a purchase. The card number from your credit or debit card is not provided to the merchant by Apple.

In addition to this information, when you choose to use Apple Pay to make payments in apps, your zip code will be provided to merchants in order to enable tax and shipping cost calculation. Other information you provide when finalizing your payment (e.g., a shipping address) will also be provided to the merchant with your consent. In order to securely transmit this information to merchants when you use Apple Pay to make payments in apps, the information is sent to Apple in encrypted form where it is briefly decrypted and re-encrypted with a key which only the merchant can read. Apple does not retain any of this information in a form that personally identifies you.

If you have Location Services turned on, the location of your iOS Device at the time you use your iOS Device to make purchases in stores may be sent anonymously to Apple and will be used to help Apple Pay improve the accuracy of business names in the Passbook card transaction history and may be retained in the aggregate to improve other Apple products and services. You may disable the location-based functionality of Apple Pay by going to the Location Services setting on your iOS Device and turning off the individual location setting for Passbook.

By using Apple Pay, you agree and consent to Apple's and its subsidiaries' and agents' transmission, collection, maintenance, processing, and use of all of the foregoing information, to provide Apple Pay functionality. Apple Pay data that has been disassociated from you may be retained for a limited period of time to generally improve Apple Pay and other Apple products and services.

At all times your information will be treated in accordance with Apple's Privacy Policy, which is incorporated by reference into this License and can be viewed at: [www.apple.com/privacy/](http://www.apple.com/privacy/).