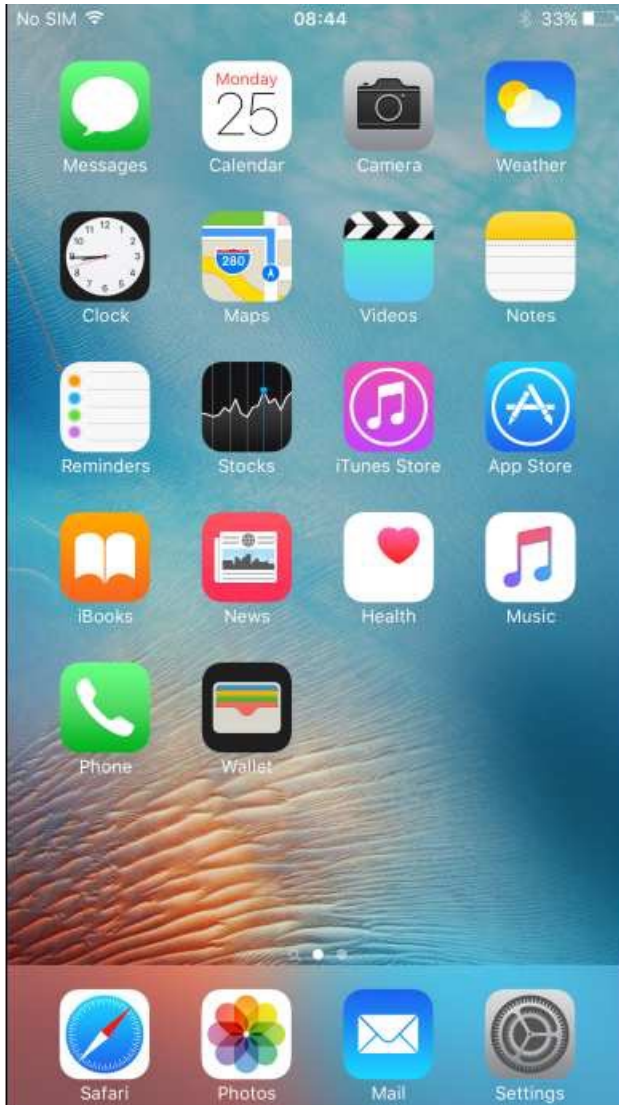


Apple Pay Customer Experience



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

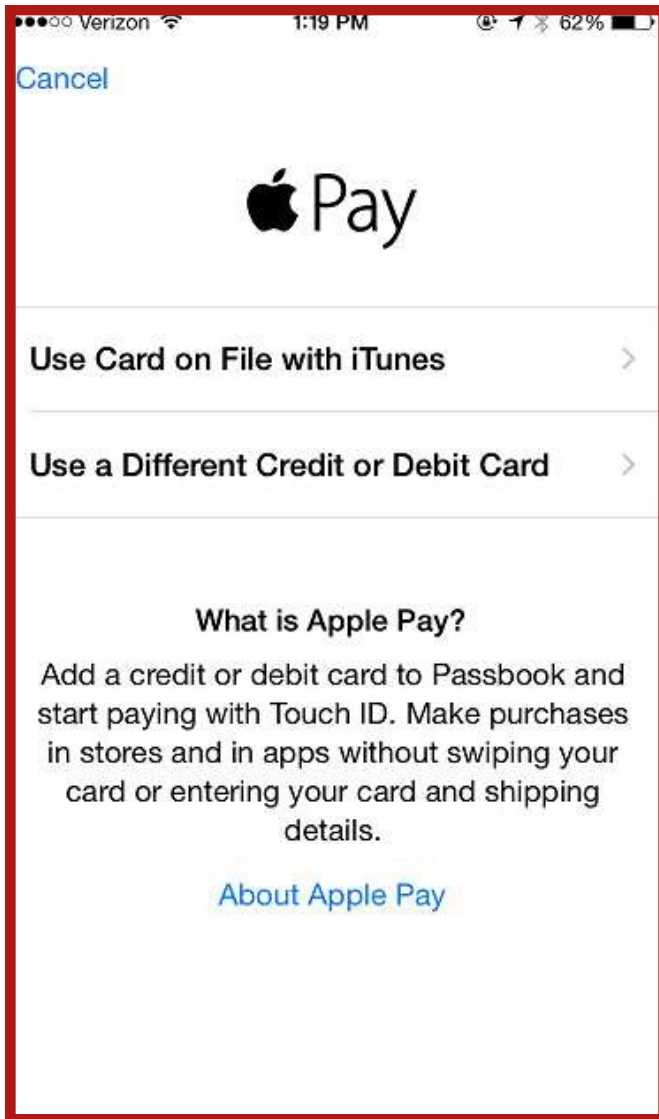
1.) Select the "Wallet" application icon from iPhone6 or 6Plus

Wallet Icon



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

3) Add a Credit or Debit Card



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



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:

- a. iTunes “Card Number” on file, last 4-digits, will pre-populate
- b. 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:

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

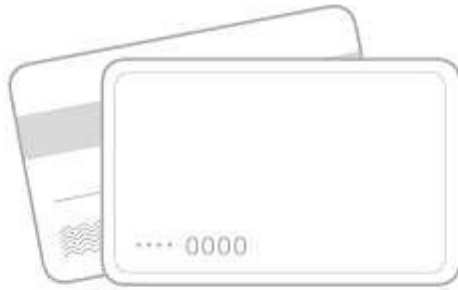
3. Enter the Account Information

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

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

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"

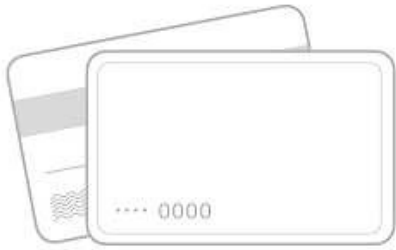


5.) Issuer's Digital Wallet Terms and Conditions screen is displayed

6.) Select the "Agree" option

Cancel

Next



Verifying Card

Name Patty Wilson

Card Number 4147 09 [redacted]

Expiration Date 04/17

Security Code [redacted]

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

7.) Verification Process

4444 5555 6666 5910 04/18
999

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.*

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

8) "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.

9) Cardholders can elect to unlock phone, select "Passbook" and choose the card of choice prior to holding phone to point of sale terminal.

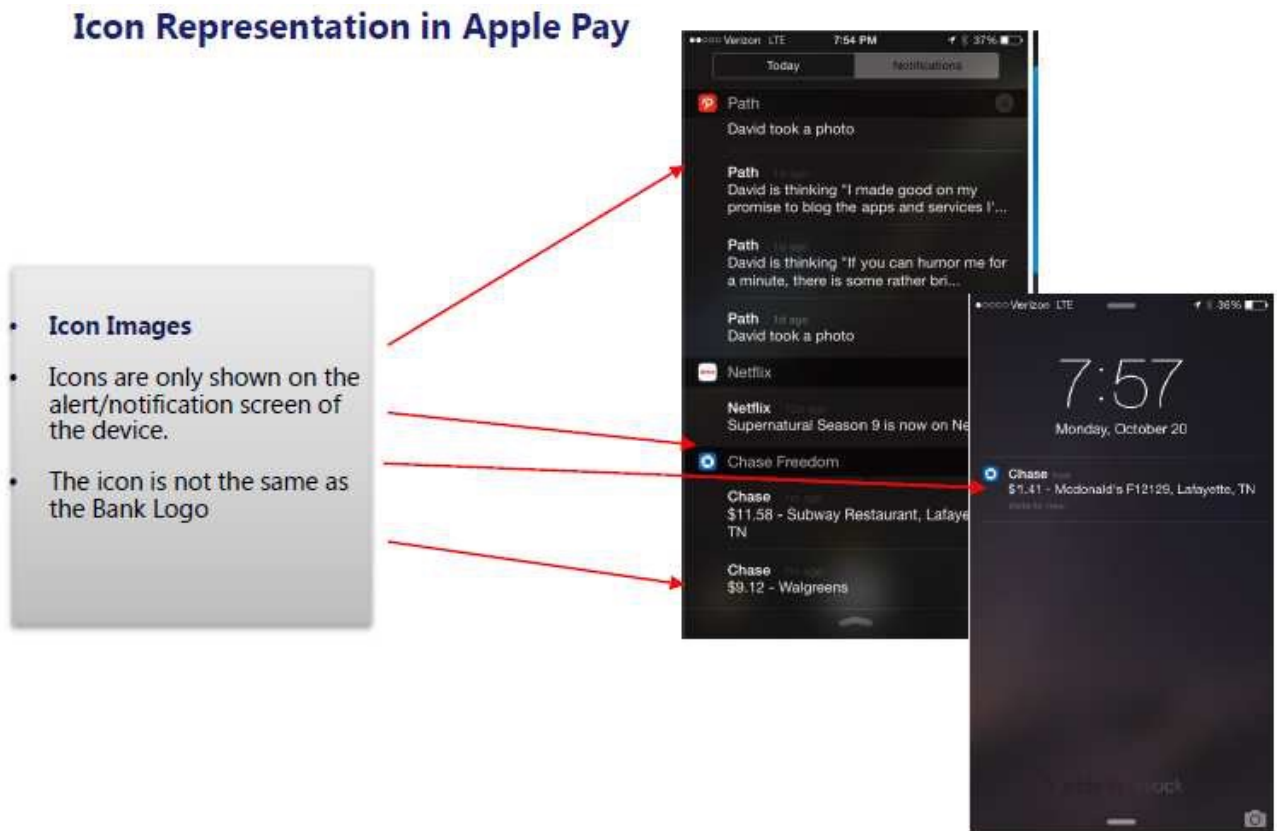
10) To change "Top of Wallet" card:

- 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

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

12) Icon Images



13. “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

14) Select the “Terms and Conditions” option

NOTE: This is an optional feature for each Issuer

15) Select the “Privacy Policy” option

NOTE: This is an optional feature for each Issuer

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/.