

## Make Secure Payments with Apple Pay

Make payments with Apple Pay at hundreds of thousands of stores accepting contactless payments. With just a touch, your payments are made in a simple, secure and private way. An iPhone 6 or Apple Watch and a Bank of Utah debit card is required.

One of the great features of Apple Pay is your debit card information is not exposed to the merchant. The card breaches you have heard in the news were attacks at the terminal level, which is to say the customer swiped their card and the account information was exposed to the breach. With Apple Pay, instead of using your actual credit and debit card numbers when you add your card, a unique Device Account Number is assigned, encrypted, and securely stored in the Secure Element, a dedicated chip in iPhone, iPad, and Apple Watch. These numbers are never stored on Apple servers. And when you make a purchase, the Device Account Number, along with a transaction-specific dynamic security code, is used to process your payment. So your actual credit or debit card numbers are never shared by Apple with merchants or transmitted with payment.

### How it Works

To pay using an iPhone 6, hold your device near the contactless reader with your finger on Touch ID. You don't even have to look at the screen to know your payment information was successfully sent. A subtle vibration and beep let you know.

To pay with Apple Watch, just double click the side button and hold the display of Apple Watch up to the contactless reader. A gentle tap and beep confirm that your payment information was sent.

### Where to Pay

You can pay anywhere Apple Pay contactless payments are accepted. You can also make purchases within participating apps on iPhone 6, iPad Air 2, and iPad mini 3. And more stores and apps are accepting Apple Pay every day.

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