

**PRESS RELEASE**

October 16, 2014

Apple Pay Set to Transform Mobile Payments Starting October 20

New Service Offers Easy, Secure & Private Way to Pay

CUPERTINO, California—October 16, 2014—Apple® today announced that customers can start making payments with the touch of a finger on Monday, October 20, when Apple Pay™ becomes available in the US. Apple Pay offers an easy, secure and private way to pay using Touch ID™ on iPhone® 6 and iPhone 6 Plus in stores and within apps. Users of the just-announced iPad Air™ 2 and iPad mini™ 3 will be able to use Touch ID on their devices for Apple Pay within apps. The new service will be enabled by a free software update to iOS 8.

“Our team has worked incredibly hard to make Apple Pay private and secure, with the simplicity of a single touch of your finger,” said Eddy Cue, Apple’s senior vice president of Internet Software and Services. “The reaction to Apple Pay has been amazing. We continue to add more Apple Pay ready banks, credit card companies and merchants, and think our users will love paying with Apple Pay.”

“We are excited to make it easier and more convenient for our customers to shop at Whole Foods Market,” said Walter Robb, co-CEO of Whole Foods Market. “We are thrilled to be one of the first retailers to accept Apple Pay across all of our locations nationwide as it offers our shoppers a fast, private and secure check out option at our stores.”

Apple Pay is designed to protect the user’s personal information. It doesn’t collect any transaction information that can be tied back to a user and payment transactions are between the user, the merchant and the user’s bank. Apple doesn’t collect your purchase history, so when you are shopping in a store or restaurant we don’t know what you bought, where you bought it or how much you paid for it. Actual card numbers are not stored on the device, instead, a unique Device Account Number is created, encrypted and stored in the Secure Element of the device. The Device

Apple Pay supports credit and debit cards from the three major payment networks, American Express, MasterCard and Visa, issued by the top US banks. In addition to American Express, Bank of America, Capital One Bank, Chase, Citi, Wells Fargo and others, who announced support in September, more than 500 new banks from across the country have signed on to Apple Pay. Users can make purchases in stores and within apps, with credit cards issued by many of the leading banks nationwide, which make up 83 percent of the credit card purchase volume in the US.*

Apple Pay in stores is fast and easy to use. Simply hold iPhone near the contactless reader while keeping a finger on Touch ID. In addition to the 262 Apple retail stores in the US, availability from leading retailers at launch include: Aéropostale, American Eagle Outfitters, Babies"R"Us, BJ's Wholesale Club, Bloomingdale's, Champs Sports, Chevron and Texaco retail stores including ExtraMile, Disney Store, Duane Reade, Footaction, Foot Locker, House of Hoops by Foot Locker, Kids Foot Locker, Lady Foot Locker, Macy's, McDonald's, Nike, Office Depot, Panera Bread, Petco, RadioShack, RUN by Foot Locker, SIX:02, Sports Authority, SUBWAY, Toys"R"Us, Unleashed by Petco, Walgreens, Wegmans and Whole Foods Market. In addition, many others will add support this year, such as Anthropologie, Free People, Sephora, Staples, Urban Outfitters, Walt Disney Parks and Resorts and more.

Checkout is simple and can happen with a single touch—there's no need to manually fill out lengthy account forms or repeatedly type in shipping and billing information. Your actual card number is kept private and not shared with the online merchant. Online shopping within apps allows users to pay for physical goods and services including apparel, electronics, health and beauty products, tickets and more. Apps with the ability to use Apple Pay at launch include: Apple Store app, Chairish, Fancy, Groupon, HotelTonight, Houzz, Instacart, Lyft, OpenTable, Panera Bread, Spring, Staples, Target and Uber. Many more will support Apple Pay by the end of this year with popular apps such as Airbnb, Disney Store, Eventbrite, JackThreads, Levi's® Stadium by VenueNext, Sephora, Starbucks, StubHub, Ticketmaster and [Tickets.com](https://www.ticket.com), among others.

Leading payment solution providers and terminal suppliers such as Adyen, [Authorize.Net](https://www.authorize.net), Bank of America Merchant Services, Braintree, CyberSource, Chase Paymentech, First Data, Heartland Payment Systems, iMobile3, NCR, Oracle's Micros, Stripe, TSYS and VeriFone, among others, are working to bring merchants in stores and in apps the ability to easily, securely and privately accept payments using Apple Pay.

Availability

Apple Pay will be available in the US starting Monday, October 20 with iOS 8.1. For shopping in stores, Apple Pay will work with iPhone 6, iPhone 6 Plus and with Apple Watch™, upon availability. For online shopping within apps, Apple Pay is available on iPhone 6, iPhone 6 Plus, iPad Air 2 and iPad mini 3. Users should contact their bank to determine their card's eligibility, some banks may not support all card types. Apple Pay will be available in

* American Express, Bank of America, Capital One Bank, Chase, Citi and Wells Fargo at availability with additional banks coming quickly thereafter including Barclaycard, Navy Federal Credit Union, PNC Bank, USAA and U.S. Bank.

Apple designs Macs, the best personal computers in the world, along with OS X, iLife, iWork and professional software. Apple leads the digital music revolution with its iPods and iTunes online store. Apple has reinvented the mobile phone with its revolutionary iPhone and App Store, and is defining the future of mobile media and computing devices with iPad.

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