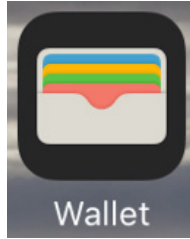


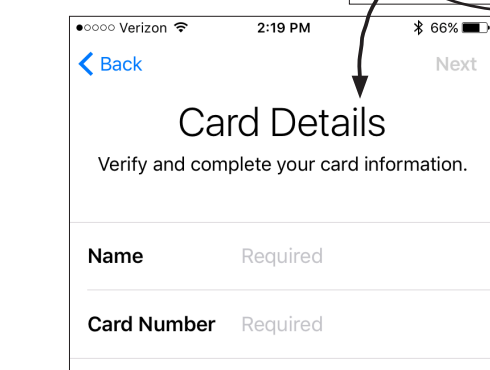
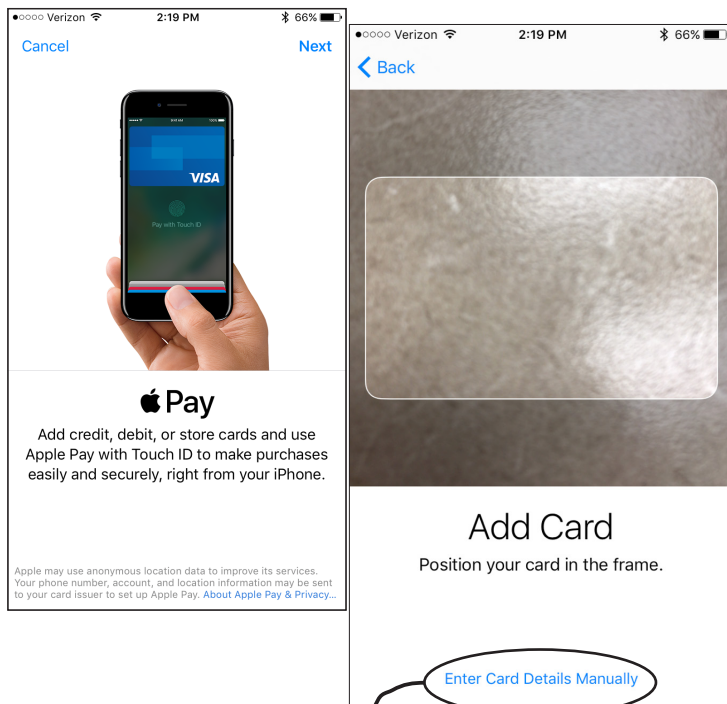
Getting Started with First Citizens & Apple Pay



Step 1: Open the Wallet icon on your Apple iPhone 6 or later and tap the + icon in the upper right hand corner.



Step 2: Follow the on-screen directions. You can take a photo of your debit card or manually enter your debit card information.



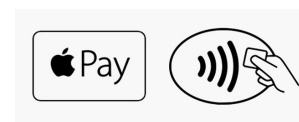
Step 3: Enter your card's expiration date and Security Code (number on back of card). If you get an error, it will say "Your Issuer Does Not Yet Offer Support for This Card." This indicates the data from your card was entered incorrectly. Please re-enter your information.

Step 4: Complete the verification of your debit card by requesting a Text Message confirmation or by calling the number on the screen. If you do not see the option for a text confirmation, that means your cell phone number is not on file on your account.

When you call, Shazam will ask you questions to help verify your identity. Some questions may include details about your most recent debit card transactions.

Step 5: Once your card is verified, you'll see a message on your screen that your "First Citizens Bank Debit" is ready for Apple Pay.

You can use your First Citizens Debit Card via Apple Pay at any participating merchant displaying either of the icons below!



Once you start using Apple Pay your recent transactions are displayed below the debit card graphic within Apple Wallet.

Have more questions? Ask a Personal Banker or visit the FAQ page on our website at firstcitizensnb.com/applepay/

