Apple Pay

The University of Cincinnati now accepts Apple Pay iPhone-based contactless mobile payments service at all campus payment terminals. Apple Pay is a mobile payment and digital wallet service by Apple Inc. that lets users make payments using the iPhone 6, 6 Plus, 6S and 6S Plus, Apple Watch-compatible devices (iPhone 5 and later models), iPad Air 2, iPad Pro and iPad Mini 3 and 4. Apple Pay does not require Apple-specific contactless payment terminals, but can work with existing terminals. It digitizes and replaces the credit or debit card chip and PIN or magnetic stripe transaction at point-of-sale terminals. It is similar to contactless payments already used in many countries, with the addition of two-factor authentication. The service lets Apple devices wirelessly communicate with point of sale systems using a near field communication (NFC) antenna, a "dedicated chip that stores encrypted payment information" (known as the Secure Element), and Apple’s Touch ID and Wallet.

Android Pay

The University of Cincinnati will also support Google's Android Pay service at these locations. Android Pay is a digital wallet platform developed by Google to power in-app and tap-to-pay purchases on mobile devices. Enabling users to make payments using the Android phones, tablets or watches. Android Pay does not require specific contactless payment terminals, and can work with existing terminals. Android Pay uses near field communication (NFC) to transmit card information facilitating funds transfer to the retailer. It replaces the credit or debit card chip and PIN or magnetic stripe transaction at point-of-sale terminals by allowing the user to upload these in the Android Pay wallet.