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To securely transmit your payment information when you pay in apps or on the web , Apple Pay receives your encrypted transaction and re-encrypts it with a develo per-specific key before the transaction information is sent to the developer or payment processor. This key helps ensure that only the app or the website that y ou're purchasing from can access your encrypted payment information. Website s must verify their domain every time they offer Apple Pay as a payment option. Like with in-store payments, Apple sends your Device Account Number to the app o r website along with the transaction-specific dynamic security code. Neither App le nor your device sends your actual payment card number to the app. When you use Apple Pay on your iPhone or Apple Watch to confirm a purchase from your Mac in Safari, your Mac and the authorizing device communicate over an encr ypted channel via Apple servers. Apple doesn't retain any of this informatio n in a form that personally identifies you. You can disable the ability to use A pple Pay on your Mac in Settings on your iPhone. Go to Wallet & Apple Pay an d turn off Allow Payments On Mac.

If you sign up for a rewards card and provide information to the merchant, such as your name, postal code, email address, and phone number, Apple will receive n otification of the signup, but the information that you share will be sent direc tly from your device to the merchant and is treated in accordance with the merch ant's privacy policy.

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