

Frequently Asked Questions – Apple Pay

About Apple Pay

1. What is Apple Pay?

Apple Pay, is a mobile contactless payment solution that enables customers to make in-store, in apps, and on the web purchases with select Apple devices. You can use Apple Pay everywhere contactless payments are accepted.

In stores, you can use Apple Pay on your iPhone or Apple Watch. Within apps, you can use Apple Pay on your iPhone, iPad, and Apple Watch. Within websites in Safari, you can use Apple Pay on your iPhone, iPad, and Mac.

2. How does Apple Pay work?

Apple Pay works on Near Field Communication (NFC) technology which facilitates contactless payments. Almost all Apple devices are in-built with NFC readers which allow the user to make contactless payments.

3. Why should I use Apple Pay?

Apple Pay offers a convenient, simple and a secure payment experience that is quicker than searching through your wallet or purse for plastic cards or cash. Additionally, Apple Pay adds extra levels of security to your payment information that cannot be offered in physical cards or cash. Refer "Security" section for more details

4. Does Apple Pay work on all Apple devices?

Apple Pay works on almost all Apple devices such as iPhones, Apple Watch series, iPads & Mac. Mac can be used only for payments in websites in Safari.

5. Is there any additional charge for using Apple Pay?

There are no additional charges levied by CBD or by Apple for using Apple Pay digital wallet services.

6. Which payment cards can I register to Apple Pay?

All CBD Credit and Debit cards which are issued by CBD and in active status shall support for Apple Pay.

Apple Pay Set-up

1. What do I need to start using Apple Pay?

- (i) Ensure your Apple devices have been updated to the latest version of iOS. If you are unsure whether you have this upgrade or wish to update manually, then proceed to 'device Settings > General > Software Update
- (ii) Ensure you stay logged in to your iCloud using your apple account.

2. How to install Apple Pay on my Apple device?

Upon ensuring the device has the latest version of iOS, Apple Pay by default in all compatible devices.

Registering CBD Card with Apple Pay

1. How do I set up my CBD Credit &/or Debit Card in Apple Pay?

Kindly ensure a SIM card is inserted in your Apple device and the device is connected to the internet, without connecting to the internet the registration of a credit &/or debit card will not be successful. You can add your CBD credit &/or debit card in using any of the 2 available options.

Option 1:

- login to CBD mobile banking app
- select the card which needs to be added
- click 'manage' and scroll down to click "Add to Apple Pay"

Option 2:

- open Wallet and click '+' on top left corner'
- scan the card in the frame to read the card details
- read and accept the CBD's Terms & Conditions and select to receive an One Time Password (OTP) via SMS or Email
- upon successful entry of the OTP the registration will be successful

[We also recommend you to visit Annexure 1 of this FAQ document for detailed steps with visuals for adding the card in iPhone, iPad, Apple Watch and MaC](#)

2. How long will it take for my Credit &/or Debit Card to activate after registering it to Apple Pay?

There is no separate activation needed for using the credit &/or debit card which has been added in Apple Pay. Payments through Apple Pay can be initiated immediately upon successful registration and subject to the card being in an active status.

3. What should I do if I have trouble adding my Credit &/or Debit Card to Apple Pay?

Please perform the following checks and try adding the card again

- ensure the device has valid working SIM card and connected to internet
- check the card details which has been captured or entered is accurate and valid
- ensure the card is in active status and not blocked by bank
- ensure you are logged into iCloud using your Apple ID
- ensure the OTP entered is correct

In the event of the problem persisting, please contact the CBD call center 600 575 556 for trouble shooting

4. Can I register my CBD Credit &/or Debit Card with more than one Apple device?

Yes you can register same credit &/or debit card(s) in more than one Apple device.

5. How many Credit &/or Debit Cards can I register in Apple Pay?

On **Apple Watch Series 3 and later**, and **iPhone 8 and iPhone 8 Plus and later**, you can add up to **12 cards** on a device. On **earlier models**, you can add up to **8 cards** on a device.

Transacting and Security

Transacting

1. How do I make payments using Apple Pay?

[On using iPhone or iPad \(using Face ID\)](#)

- (i) double click side button to pay in stores

- (ii) look at the screen to authorize and payment to be made in 60 seconds

On using iPhone or iPad (using Touch ID)

- (i) hold your device on top of the contactless card terminal for "Wallet" to open
- (ii) card set as default will appear and authenticate using Face ID or Touch ID or by entering Passcode

On using Apple Watch

- (i) double click side button to pay in stores
- (ii) payment to be made in 60 seconds

In app payments

- (i) look for payment with "Apple Pay" option at the checkout page
- (ii) if the device has Face ID, then double click the side button for Face ID authentication. If the device has Touch ID, then authenticate using Touch ID to complete payment

2. How to set the default card or change the default card?

The first card registered in Apple Pay will be default card. If there are multiple cards and you wish to change the default card using any of the 2 options below:

Option 1:

- i. Open Wallet
- ii. Touch and hold your finger on the card that you want to make the default.
- iii. Drag the card to the front of the cards in the Apple Pay section to make it default

Option 2:

- i. Go to Settings > Wallet & Apple Pay.
- ii. Tap 'Default Card'.
- iii. Choose a new card.

3. How do I choose which card I want to make payment with?

The first card you add to Apple Pay becomes your default payment card and will remain so unless you change it.

To change the payment card just tap the card image to see the stack of cards which you have added in your Wallet. Tap the card which you would wish to use for payment and authorize the transaction using Face ID or Touch ID. If you touch and hold to drag the desired card to the front of the wallet, then it becomes the default card and you shall see a notification on the screen that the dragged card is now the default card and will be automatically selected when you use Apple Pay.

4. In how many countries will Apple Pay is currently available?

Apple Pay is accepted over 50 countries across the world, for the updated list of countries accepting Apple Pay we recommend you to visit <https://support.apple.com/en-ae>

5. Do I need to have internet connection to use Apple Pay?

Internet connection is not required while making payments using Apple Pay as the payments are securely processed through Near Field Communication (NFC) technology to communicate to the terminal. However as explained in Q1 under "Register with Apple Pay" Internet connection is required at the time of adding the card in the Wallet.

We strongly recommend to periodically connecting your device to internet to ensure your device receives the updates from Apple Pay and also for uninterrupted services.

6. Can I use Wi-Fi for card registration in Apple pay?

Yes. However, for the best experience, the device should have a SIM card installed. If you encounter any issues when registering the card over Wi-Fi, we suggest switching to a cellular data connection.

7. Can I use Apple Pay for payments in online purchase?

You can use Apple Pay to make purchases in apps and on the web in Safari wherever you see the Apple Pay button. For the full list of supporting merchants we request you to visit <https://support.apple.com/en-ae>

8. Is there any transaction limit for payments made using Apple Pay?

The current available limit of the credit card or current available balance in current/savings account (for debit cards) shall be made available for usage.

Security

1. How secure is Apple Pay?

Apple Pay app does not store any of the original card details, instead a **Virtual Card Number** is stored in the device and it uses to represent your original card information which is never stored in the device or iCloud. Additionally every transaction has to be authenticated using a Face ID or Touch ID or Passcode.

2. What is a Virtual Card Number?

For enhanced security, your original (actual) 16 digit credit card or debit card number will never be stored on your device nor in iCloud. During registration of card, your actual card number which you enter will be replaced by a unique Digital Account Number (also called as **Virtual Card Number**) which will be created by Visa or MasterCard (based on the card used for registration). This Virtual Card Number will then be stored in the device and will be transmitted to the card terminal every time when you pay for purchases.

3. Does Apple Pay have access to my bank account?

Apple Pay does not have access to your bank accounts nor to your credit card & debit card details.

4. Does Apple Pay store my personal /payment information iCloud or in my device?

Apple and any of its devices do not store any of your personal or card payment information in the iCloud nor in the Apple devices. As explained in Q1 in this section, it is only a Virtual Card Number is stored in the device and for every transaction it is only this Virtual Card Number is used for transactions.

5. Will my Apple Pay information still be on my device if it's formatted?

Formatting your device will remove all the details of the payment cards registered to your device and you would require registering again for setting up Apple Pay.

6. What happens if my device is lost or stolen?

If your device is lost or stolen, we first recommend you to contact our 24X7 contact center at 600 575 556 and place the request to block the Virtual Card(s) (i.e. the cards which are added in the Apple Pay Wallet). Please inform our staff to block only the Virtual Card and not the physical plastic card. This shall ensure you to continue using the plastic card.

7. What should I do if I lose my original Credit &/or Debit Card and then receive a replacement card?

The credit & debit card details stored in Apple Pay are digital versions of your physical payment cards (i.e. Virtual Card). If you lose your original credit & debit card and then receive a replacement card, we recommend you to remove the Virtual Card from Apple Pay and register the new card in Apple Pay.

8. What should I do if I receive a renewed Credit &/or Debit Card with new card validity?

For all renewed credit and debit cards the 16 digit card number remains the same and it does not change, hence it is not required to remove the Virtual Card and register the renewed card. You would just need to activate the renewed card and the card expiry date will be automatically updated in Apple Pay when your device is connected to internet or while making payments.

9. What happens if I get a new Apple Device?

We first recommend you to remove all the Virtual Cards from the Apple Pay Wallet in the old device (if you are no longer going to use the old device). You would be required to register your card(s) again in the Apple Pay Wallet for payments.

10. Can I continue to use my physical payment card if I stop using Apple Pay or remove the Virtual Card from Apple Pay?

Physical plastic cards and Virtual Card stored in Apple Pay have are independent for payment transactions. Virtual Card stored in the Apple Pay Wallet is just an extension of the physical card. Suspending or blocking or removing the Virtual Card from Apple Pay will not create any interruptions for using the physical plastic card. However it is to be noted that if the physical plastic card is blocked or cancelled, then the Virtual Card stored in the Apple Pay Wallet cannot be used.

Benefits & General FAQ's

Benefits

1. Will I continue to receive the benefits and rewards from CBD Credit &/or Debit Cards that are used for payments with Apple Pay?

Yes, eligible CBD credit and debit cards added to Apple Pay will continue to receive all the security, benefits and rewards that you receive today with your physical card.

2. Are transactions made using Apple Pay eligible for cashback / Discount?

Yes, any credit and debit transaction made with Apple Pay will continue to receive the eligible cashback / discount as per the respective card's Terms and Conditions.

3. Am I still covered for the full suite of insurance attached to my card when I make a transaction using Apple Pay?

Yes, all of the insurance benefits that come with your CBD credit and debit card are still available when you make transactions with Apple Pay.

General FAQ's

1. How many Credit &/or Debit Cards can I register into Apple Pay?

You can add up to 12 cards on iPhone XR, iPhone XS and iPhone XS Max, iPhone 8, iPhone 8 plus, **Apple Watch** series 3 and **Apple Watch** Series 4. **Eight cards can be added** on all other **Apple** devices. For updated information you can visit <https://support.apple.com/en-ae>

2. How do I remove my CBD Credit &/or Debit Card from Apple Pay?

You can remove your CBD credit & debit card from Apple Pay by following the below steps:

- i. Open Apple Pay Wallet and select the card you wish to remove from Wallet
- ii. Select 'more' button on top right corner of the wallet screen (icon with 3 dots)
- iii. Scroll to select "Remove This Card"

3. What if I upgrade my Credit &/or Debit Card?

You will have to register your new card with Apple Pay before you can start spending.

Note: You have to manually delete the old card as explained in the previous question.

4. What if my Credit &/or Debit Card expires?

The card will still be visible in the wallet but the transactions will be declined. Once you receive the renewed credit card, kindly activate the same to start paying using Apple Pay.

5. How can I cancel a payment made using Apple Pay?

Cancelling a payment made with Apple Pay is the same as a physical card. If you are at the store, you can ask the cashier to void the transaction or if the transaction is settled then raise a dispute for reversal or refund of transaction with the appropriate reason for dispute.

6. How do I dispute a purchase made with Apple Pay?

Please contact the CBD Contact center at 600 575 556.

7. How can I keep track of purchases I've made with Apple Pay?

You will receive an immediate notification after each transaction made using Apple Pay. When you open the card in the Wallet, you will only see the last 10 transactions. Transaction history also available for Apple Watch inside the Watch App.

8. If I suspend my Credit &/or Debit Card on Apple Pay, how do I reactivate it?

You can suspend your credit or debit card on Apple Pay by contacting CBD customer care on 600 575 556. This team can also help you reactivate your card.

9. Can I enroll my Supplementary Credit & Debit Cards in Apple Pay?

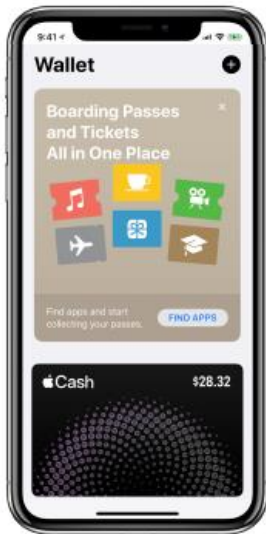
All valid supplementary credit & debit cards can be added in Apple Pay and the same steps for card enrolment and payments needs to be followed. But please note that since the primary cardholder's mobile number is registered with CBD, we would send the One Time Password (OTP) to the registered mobile number of the primary cardholder

Annexure 1

Add a Card in iPhone and iPad



Setup Assistant
New device or major software update
Available on iPhone and iPad



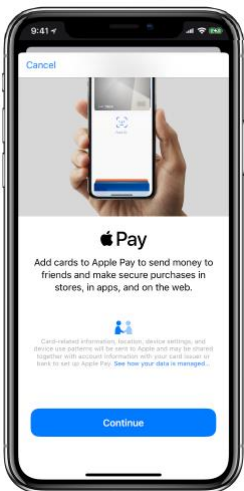
Wallet
Open Wallet app, tap the black **+** button
Available on iPhone only



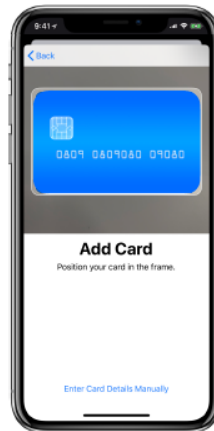
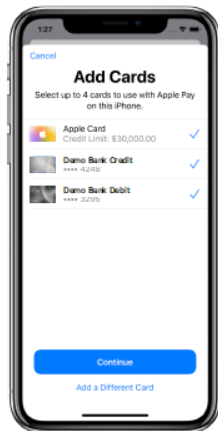
Settings
Settings > Wallet & Apple Pay
Available on iPhone and iPad



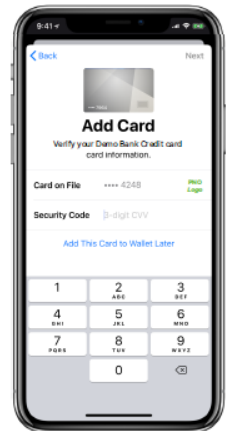
In-App
Requires bank support
Add card from issuer app
Available on iPhone and iPad



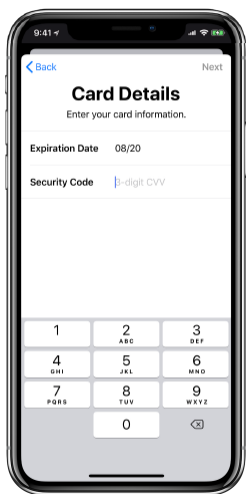
Add previously provisioned cards
Requires iOS 11, Two-Factor Authentication
CVV manually entered



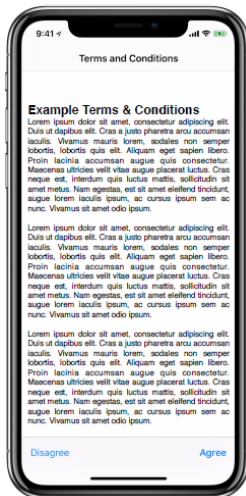
Camera Capture (OCR)
Optional: manually enter all card details
CVV manually entered



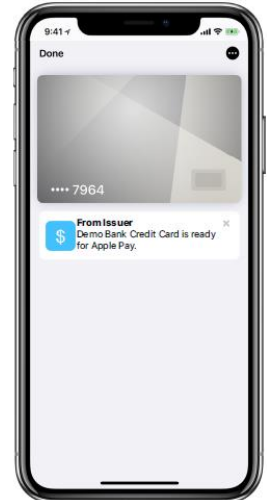
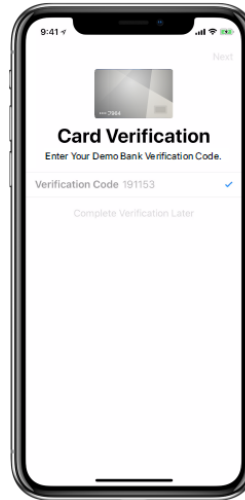
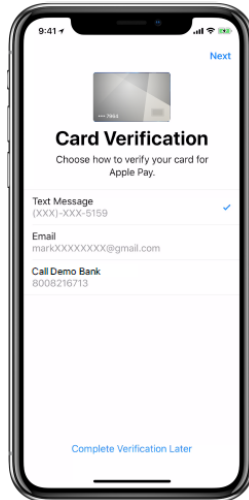
iTunes Card on File
Card on file for iTunes and App Store
CVV manually entered



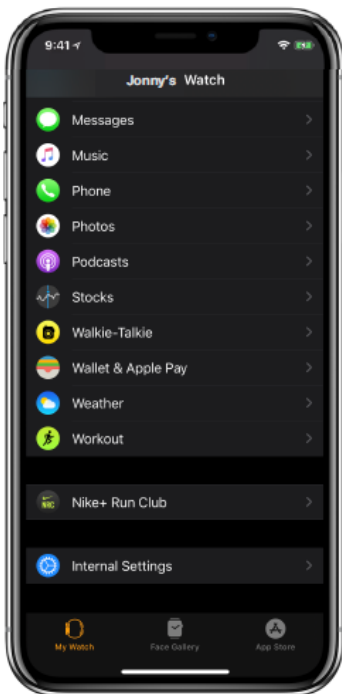
Security Code (i.e. CVV) must always be manually entered



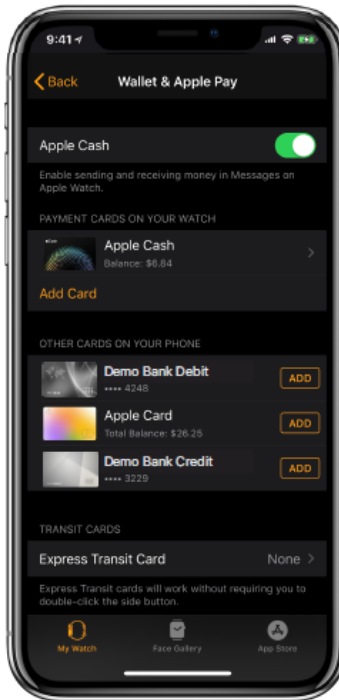
Customer must agree to issuer Terms & Conditions



Add a Card in Apple Watch



Open Watch then select Wallet & Apple Pay



Tap "Add Credit or Debit Card"



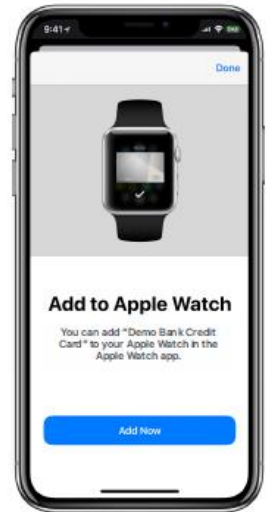
Watch App - Camera Capture (OCR)

Optional: manually enter all card details
CVV manually entered



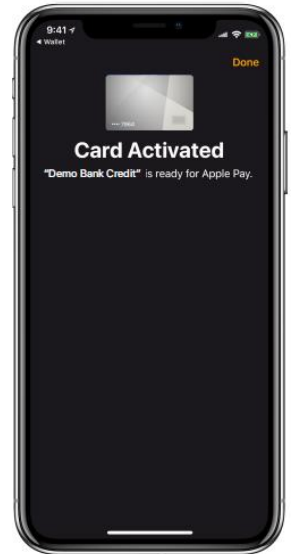
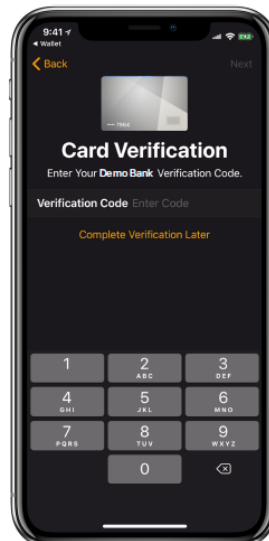
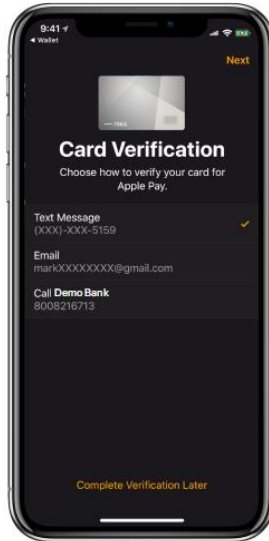
Watch App - Card(s) on iPhone

Listed under "Other cards on your phone"
CVV manually entered



iPhone - After adding to iPhone

Add to Watch immediately after iPhone
CVV manually entered



Add a Card in Mac Models with Touch ID



