

Frequently Asked Questions – 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.

2. How is Apple Pay secure?

Apple Pay does not send your actual credit or debit card number with your payment, instead, a virtual card number is used to represent your account information – so your card details stay safe.

3. Who can use Apple Pay?

All / NBQ Visa Debit, Prepaid or Credit Card holders using apple compatible devices

Please visit [support.apple.com](https://support.apple.com/en-us/HT208531) for a full list of compatible devices. <https://support.apple.com/en-us/HT208531>

4. How does Apple Pay work?

Apple Pay uses Near Field Communication (NFC) to make contactless mobile payments. This ensures that Apple Pay will work everywhere contactless payment are accepted.

5. Can Apple Pay be used to make online purchases?

Yes. Apple Pay can be used for online/e-commerce payments (via apps and Apple Pay on web).

Visit www.apple.com/ae/apple-pay/ for more information.

6. Will my Apple Pay information still be on my device if it is formatted?

No. Formatting your device will remove all payment cards registered on your device.

7. What should I do if my device is lost or stolen?

If your device is lost/stolen, please contact us immediately on +971 600 565656 and we can block your card on Apple Pay for the particular device. You would still be able to use your physical card or Apple Pay on any other device, if already registered. We recommend that you also register for and use Find My iPhone. This will allow you to find, lock and delete details on your phone if it is lost or stolen.

8. Does Apple Pay have access to my bank accounts?

No. Apple Pay does not have access to your bank accounts.

9. How can I enroll my NBQ Visa Cards on Apple Pay?

iPhone through the Apple Wallet

- Open Apple Wallet and tap the 'Plus' icon next to Apple Pay in the upper-right corner or select 'Add debit or credit card'
- Scan your card within the frame to capture your card details automatically or enter these details manually (Any cards previously registered with iTunes will be automatically displayed)
- Confirm your details and enter your Security Code (CVV) that is the 3 digit number on/beside the signature panel on the back of your card
- Accept the Terms and Conditions
- Select SMS or Email option to verify your identify. NBQ will send you an OTP (One Time PIN) code that you will need to enter to continue
- You are now ready to use Apple Pay

iPhone through the NBQ Mobile Banking App

- Open the NBQ Mobile Banking App
- Login to the mobile banking app by using your login credentials.
- In the Splash Screen Tap on "continue button" to provision your card to Apple wallet Else Click on " I'll do it later " to navigate to dashboard.
- See the all available card list for Apple Pay. Swipe between the cards by scrolling up/down. Tap on "Add to Apple Wallet".
- Other way to Provision your Card to Apple wallet is through navigating to Savings / Current / Credit card / Prepaid Card details screen and click on " Add to Apple Wallet" button.
- Enter the OTP received through SMS or Email.
- Follow the same instructions mentioned above

Apple Watch

- Cards must be added from the Watch app on the paired iPhone. If more than one Apple Watch is paired to an iPhone, cards must be added to each Apple Watch separately
- Tap the Watch icon to open the app on iPhone
- Scroll to 'Wallet & Apple Pay'
- Tap 'Add Credit or Debit Card'

- Complete the verification steps

iPad

- Go into Settings & Tap 'Wallet & Apple Pay'
- Select 'Add Credit or Debit Card'
- Follow the instructions to add the card

MacBook Pro with Touch ID

- Go into System Preferences
- Open the Wallet & Apple Pay
- Tap the "+" at the top of the screen
- Follow the instructions to add the card

10. How can I make a payment with Apple Pay?

Paying in shops

iPhone

- Look for one of these symbols at checkout



- Double-click the home button if the phone is locked or open Wallet
- Select the desired card by tapping it (if you wish to use a different card from your default one)
- Hold iPhone near Contactless terminal to pay
- Authenticate by using same method to unlock you phone.

Apple Watch

- Look for one of these symbols at checkout



- Double tap the side button and
- Hold your watch near the contactless terminal to pay

Paying within app

Supported merchant apps (available on the App Store) can accept Apple Pay.

- Tap the Apple Pay button at the checkout
- Select desired card or address info
- Authenticate by using same method to unlock your phone.

Paying on the web

Supported merchant websites can accept Apple Pay with Safari.

- Tap the Apple Pay button at the checkout
- Select desired card or address info
- Verify payment with Touch ID or passcode

11. How can I change my default card on Apple Pay?

The first card you add to Wallet will become your default card. To change your default card follow the steps below.

On your iPhone:

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

On your iPad:

- Go to Settings > Wallet & Apple Pay
- Tap Default Card.li>
- Choose a new card

12. Do I need to be connected to Wi-Fi or my cellular data network to use Apple Pay?

You would need an internet connection to enroll cards / disable cards from Apple Pay. To make Apple Pay transactions, you do not need to have a cellular data or Wi-Fi connection. Please note that Apple Pay may require you to periodically login to the app and connect to the internet with your device to keep the app active.

☒ How do I choose which card I want to make a 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 your default card, or to make a payment using another card, drag the desired card to the front of the wallet. Once complete a notification will appear to say you have changed your default card or go to Settings > Wallet & Apple Pay on your iPhone or iPad. Tap Default Card, then choose a new card.

13. Will I still earn rewards and benefits on my card when I pay with Apple Pay?

You will get all the benefits, rewards and protection that your Debit or Credit Card currently provides when you pay with Apple Pay.

14. I am unable to add/use my card on Apple Pay. What should I do?

Please pay with your physical card and contact NBQ at 600 56 56 56 for further assistance.

15. Are there any charges for Apple Pay?

No charges for using Apple Pay.

16. How will I know a transaction was successful?

After completing a payment using Apple Pay, payment confirmation will be displayed on your mobile screen and through push notification. Additionally, you will continue to receive transaction alerts through SMS on your registered mobile number.

17. How many transactions appear on the 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 latest transaction made. When you navigate to the transaction tab (tap on your card in the Wallet to display) you will see your last 10 transactions. Transaction history is not available on the Apple Watch.

Additionally, you will be able to see all transactions through the respective card statement in the Mobile Banking app.

18. Can I continue to use Apple Pay if my physical Credit / Debit card is due to expire?

You can continue to use Apple Pay till your card expiry date. Once you receive and activate your renewed card, Apple Pay would be activated with new card.

19. What happens with Apple Pay if my physical credit/debit card is temporarily blocked or suspended?

Your Apple Pay transaction will be declined if your card is blocked or suspended.

20. Can I continue using Apple Pay if my physical Debit / Credit Card has been replaced?

If your old card was blocked when you placed a request for replacement, you will need to activate and enroll your new card to continue using Apple Pay.

If your old card is replaced without blocking then your Apple Pay would work without any manual intervention after activation of new card, Apple Pay would be auto linked to new card number.

21. Is there anything I need to do if I sell/give away my device or upgrade to a newer model?

All data on your phone should be deleted before selling/giving away your device. You should also delete all cards you have added to Apple Pay. You should also remove your card if you temporarily provide your device to someone else; for example if you need it repaired. If you replace or update your device, you will need to add your card(s) to Apple Pay again.

22. Can I use Apple Pay if my physical credit/debit card is lost or stolen?

If your card is lost or stolen, please call NBQ immediately on +971 600 56 56 56 to report the same so we can block the card and replace it. This will ensure that there are no unauthorized transactions on your card. After we block your card you will not be able to use Apple Pay. Please remember that you will remain liable for all transactions on your card until the time of reporting the loss to the bank.

23. If I disable all my cards from Apple Pay, does that cancel my physical cards or can I continue to use them?

Removing cards from Apple Pay will have no effect on your physical cards. You can continue to use your physical cards as you normally would. You can add your credit and debit cards back into Apple Pay at any time.

24. My wife has a supplementary card. Can I enroll her card in Apple Pay on her mobile?

Yes, you can. Follow the same steps to enroll her Supplementary Card into Apple Pay but please note that since your mobile is registered to our system, you need to share Authentication code with her to verify the card. Once enrolled, she can use her mobile to make payments with her supplementary card.

25. Can I configure Apple Pay on multiple devices?

Yes, you can configure and use Apple Pay on multiple devices.

26. The cashier asked for the last 4 digits of the card, but the transaction still did not go through. What should I do?

When a merchant asks for the last four digits of the card, please provide the last four digits of the Device Account Number, instead of the physical card. To find the last four digits of your Device Account Number for your Card, open the Wallet and select the desired card, then tap ⓘ placed on right bottom. You will see the Device Account Number under the tab "Info".

27. How can I remove my NBQ card from Apple Pay?

- From Wallet: Select the card you want to remove Tap ⓘ Tap "Info" tab Tap "Remove Card"
- From Settings: Open Settings Tap 'Wallet & Apple Pay' Tap card to be removed Tap 'Remove Card'
- From 'Find my iPhone' through iCloud: Go to 'Find my iPhone' Select the device under 'My Devices' Select 'Remove' on the card that you wish to remove
- From iCloud: Open Settings Select 'My Devices' Select the device under 'My Devices' Select 'Remove' on the card that you wish to remove

28. How can I return a purchase if I used Apple Pay to make the purchase?

If you return an item paid with Apple Pay, the store may require you to tap or wave your phone on the payment terminal to complete the transaction for refund. Please talk with the retailer directly to refund a transaction.

29. I have not yet completed the verification process, can I return to complete it?

Yes you can return to the Wallet to complete your set up by: Open the Wallet App > Tap your card > Choose your verification method.

30. Will the card image in Apple Pay match my physical card?

The card image may not be an exact match. Keep in mind this doesn't affect how your cards work with Apple Pay.

31. How do I keep my device and card details secure?

- Never leave your device unattended
- Use passcode, face id or fingerprint recognition
- Change your device passcode if you are doubtful anyone else knows it.
- Only register your own fingerprint/face id and do not allow anyone else to add their fingerprints/face id to your device
- Please be aware of unsolicited messages asking you to reveal any personal or financial information, to allow access to your devices or to install software.
- Contact us as soon as possible if you suspect any unauthorized use of your device, if it is lost/stolen, or if you think your details have been compromised
- Register for and use Find My iPhone. This will allow you to find, lock and delete details on your phone if it is lost or stolen
- Make sure your contact details are up to date with us so we can get in touch with you quickly should we need to

32. What if I'm having a problem making an Apple Pay payment?

There could be a number of reasons for this:

- There may be insufficient funds or credit limit available to make the transaction
- The payment is over AED 300. Some merchants may not support Apple Pay transactions above AED 300 on their terminals
- The merchant does not accept Contactless payments. Not all retailers accept Contactless payments yet. Please use another payment method such as your debit or credit card with Chip and PIN authorization.
- If you do any of the following on your device, all cards in the Wallet will be deleted:

- Sign out of iCloud
- Remove Passcode/Touch ID
- iTunes Full Restore
- Erase All Content & Settings

33. What should I do if I still have questions or need assistance with Apple Pay?

Call us on +971 600 56 56 56 or www.apple.com/ae