



## Frequently Asked Questions for Apple Pay Service

### Q1. What is Apple Pay?

**A1:** Apple Pay allows you to make secure and easy payments using your iPhone, Apple Watch, iPad, or Mac. Instead of using your physical credit or debit or prepaid card, you can simply hold your device near a contactless payment terminal to complete the transaction.



### Q2. How can I download the app?

**A2:** There is no need to download the app as it is automatically available on iOS devices under the name "Wallet"



### Q3. How does Apple Pay work?

**A3:** Apple Pay works through Near Field Communication (NFC) technology to facilitate contactless payment operations through POS/In-stores. Apple Pay can be used for in-app purchases, and online transactions by subscribing to services like Apple Music, Apple News+, and Apple TV+, buying apps and games from the App Store, and upgrading iCloud storage capacity.



### Q4. How can I add my bank card to Apple Wallet?

**A4:** • Through the CIB Mobile Banking App: Select the card you want to add to Apple Wallet by clicking the "Add to Apple Wallet" button and follow the steps provided.  
• Directly through Apple Wallet: Enter the card details manually or scan the front of the card using the camera, then follow the steps that appear in Apple Wallet.



### Q5. What if I entered wrong card details?

**A5:** You will receive a pop-up message with "Invalid card data" and you will need to reenter data accurately.



### Q6. I tried to scan my card but data was not reflected?

**A6:** We apologize for that, please try to enter your card data manually.

## Q7. Who can use Apple Pay?

**A7:** All CIB customers with Apple devices and Mastercard or Meeza cards. Visa cards will be added soon.



## Q8. How can I add my bank card to the Apple Watch?

**A8:**

- By logging into the CIB mobile banking application and clicking on the card that you wish to add to the Apple Watch through the Add to Apple Wallet button, and then completing the steps that will appear to you.
- Via Apple Wallet directly by entering the card data manually or copying the front side of the card through the camera and then following the steps that appear on Apple Wallet.



## Q9. Does Apple Pay work on all Apple devices?

**A9:** Apple Pay works on the following devices:

- **iPhone:**  
Minimum iOS Version: 17.5  
Minimum Device Model: iPhone XS
- **iPad:**  
iPad Pro, iPad Air 2, iPad mini 4, iPad mini 3
- **Apple Watch:**  
Minimum watchOS Version: 10.5
- **Mac:**  
Minimum macOS Version: 14.5



## Q10. How can I use Apple Pay?

**A10:** To pay with iPhone XS or later models:

- Double-click the side button, authenticate with Face ID, or enter your passcode.
- hold the top of your iPhone near the point-of-sale terminal until you see the “Done” mark.

**To pay with an Apple Watch:**

- Double-click the side button and hold the watch display near the point-of-sale terminal until you feel a tap.

**To pay within apps and websites:**

- Using iPhone, iPad, or Apple Watch, you can use Apple Pay to pay within apps when you see the Apple Pay button.
- Press the “Buy with Apple Pay” button, follow the instructions on your screen, and confirm the payment. Once the payment is successful, you will see the “Done” mark on the screen.
- **For iPad,** use Touch ID or your passcode.
- **For Apple Watch,** double-click the side button.

### **Q11. How is Apple Pay secure?**

**A11:** Apple Pay does not send the actual card number with transactions. Instead, a virtual card number is used to represent your account information, keeping your card details secure.

For more security, you can use Face ID or Touch ID or your passcode to authorize payments. This ensures that only you can access your Apple Pay.



### **Q12. How many cards can be added to the device?**

**A12:** From iOS 17.5 onward there is no max limit on the number of cards that can be added to Wallet.



### **Q13. I was asked to enter an OTP (One-Time Passcode) while adding my bank card to Apple Wallet. What is it and why is it required?**

**A13:** To ensure your card's security, we send an OTP via SMS to your registered mobile number to verify your identity by entering this code in the specified field.



### **Q14. I was asked to contact the bank while adding my bank card to Apple Wallet. Why is it required?**

**A14:** To ensure your card's security, you need to complete the adding card process through us (and then verification completed within the call).



### **Q15. What if I entered the OTP wrong multiple times?**

**A15:** Adding the card will be locked for few hours and you will need to try adding the card again later.



### **Q16. I have not completed the verification process yet. Can I return later to complete it?**

**A16:** Yes, you can return to the Wallet app to complete the setup by opening the Wallet app, selecting your card, and choosing the verification method. But this card will not be able to be used for transactions or being default until verification completed.



### **Q17. Why do I see a “Done” mark on my device and the point-of-sale terminal even though the payment was declined**

**A17:** The mark indicates that the connection between the device and the point-of-sale terminal has been initiated, but the issuing bank has declined the transaction.

### Q18. How can I enable transaction notifications?

**A18:** You can enable notifications by following these steps: Open the Wallet app, select the card, tap the three dots in the circle, select Transaction Notifications, and enable them.



### Q19. Will I get a notification for declined transactions?

**A19:** Yes, you will get notifications for both declined and successful transactions.



### Q20. How do I select the card I want to use for payment?

**A20:** The first card you add to Apple Pay becomes your default payment card and remains so unless you change it.

#### To change your default card:

- **iPhone XS or later models:** Double-click the side button. When your default card appears, tap it, then select another card. Look at your iPhone to confirm your identity using Face ID, then hold the top of your device near the point-of-sale terminal.
- **Apple Watch:** Double-click the side button. When your default card appears, swipe left or right to choose another card. Hold your watch near the point-of-sale terminal.



### Q21. Can I add other bank cards in Wallets?

**A21:** Yes, as long as the bank supports Apple Pay.



### Q22. How many devices can a single card be added to?

**A22:** A single card can be added to up to 9 devices.



### Q23. Can Apple Pay be used on non-Apple devices?

**A23:** No, Apple Pay is available only for Apple devices.



### Q24. Can Apple Pay be used for online purchases?

**A24:** Yes, Apple Pay can be used for online payments and electronic payment gateways (via apps and websites).

### **Q25. What should I do if I lose my physical payment card?**

**A25:** If your card is lost or stolen, please call us at 19666. Your physical card will be deactivated, and a new card will be issued and the token will be still active in transactions.



### **Q26. What should I do if my device is lost or stolen?**

**A26:** If your device is lost or stolen, please call us at 19666, and we will deactivate your card on Apple Pay. We also recommend registering for the Find My iPhone service, which allows you to locate your device's details in case of loss or theft and disable or delete them and then you can suspend/delete token through iCloud



### **Q27. What if my physical card expired, would I be able to use my Apple device in payments?**

**A27:** Yes, you will transact normally as the token will be still active.



### **Q28. Can I use Apple Pay to withdraw cash from ATMs?**

**A28:** No, you can use Apple Pay currently in merchants and online purchases.



### **Q29. What do the cards previously added I found on my wallet mean?**

**A29:** These are the cards that previously added to wallet and now removed.



### **Q30. I could not add my card to Apple wallet directly and I received this message; "Invalid Card Data", what does it mean?**

**A30:** It means that you entered invalid card data please try again and make sure you entered all card data (card number-CVV-expiry date) correctly.



### **Q31. Is there a daily limit on Apple Pay purchases?**

**A31:** The same daily purchase limit for the card applies to Apple Pay.



### **Q32. Are transactions made with Apple Pay eligible for cashback and loyalty programs like BONUS and Miles?**

**A32:** Yes, subject to the terms and conditions of the cashback and loyalty programs like BONUS and Miles.



### **Q33. Can I install the transactions while using Apple pay same as using the physical card?**

**A33:** Unfortunately, installments (EPP) are not available while using Apple Pay, however it will be available in the next phase.

### **Q34. Can I view my recent transactions on my Apple device?**

**A34:** Yes, you will be able to view your last 10 transactions within the Wallet (Apple Pay).



### **Q35. Do I need to enter my card PIN for every purchase? Is there a minimum transaction amount for entering the PIN?**

**A35:** No, using Face ID, Touch ID, passcode, or other user biometric authentication is sufficient. There is no minimum or maximum transaction amount.



### **Q36. How will I know that the transaction was successful?**

**A36:** After completing a payment using Apple Pay, the payment will be confirmed on your mobile screen. Additionally, transaction alerts via SMS will continue to be sent to your mobile number registered with the bank.



### **Q37. Are there any additional fees for using Apple Pay?**

**A37:** The service is free for CIB customers.



### **Q38. Which payment cards can I register in Apple Pay?**

**A38:** All Mastercard and Meeza cards, while Visa cards coming soon. Also E-COM credit card MC is not included.



### **Q39. Does the card image in Apple Pay match my physical card?**

**A39:** The card image may not be an exact match, but you can easily identify the card you are using. This does not affect how your card works with Apple Pay.



### **Q40. If I switch to a new device, will my current cards remain available?**

**A40:** No, you will need to add your cards separately to Apple Pay on your new device.



### **Q41. How can I add my card to Apple Pay?**

**A41:** Add the card manually to Apple Wallet:

- Open the Wallet app on your iPhone
- Tap the “+” button in the top right corner
- Capture a picture of your card or enter the details manually
- Follow the on-screen instructions

**Add a card via the CIB Mobile Banking App:**

- Open the CIB mobile banking app
- Select the card you want to add to Apple Wallet
- Tap on “Add to Apple Wallet”
- Enter the OTP from your activated OTP Token app
- Follow the instructions provided by Apple on the screen right side of the transaction summary screen

**Q42. I have a prepaid card, why I can't see it on the mobile application to add it onto Apple pay?**

**A42:** We apologize on that, prepaid cards are currently not appearing on the mobile application, however you can add your prepaid card directly through Apple Wallet.



**Q43. I added my card onto Apple Pay through the mobile banking application, but the flag "add card to Apple Wallet" still appears?**

**A43:** This is because you have another paired device to your iPhone such as Apple watch, iPad, or Mac which you can also add your card on it. So, if you add your card on any those devices also you will find the flag turned into "Added to Apple Pay".



**Q44. I have a supplementary card; can I add it to Apple Pay?**

**A44:** Yes, you can add it through Apple Wallet directly.



**Q45. How can I remove a card from Apple Pay?**

**A45: From the Wallet:**

- Go to the card details.
- Tap on the info icon.
- Tap on "Remove Card."

**From Settings:**

- Open the Settings app.
- Tap on "Wallet & Apple Pay."
- Tap on the card you want to remove.
- Tap on "Remove Card."

**From 'Find My iPhone' via iCloud:**

- Go to "Find My iPhone" in iCloud.
- Select your device under "My Devices".
- Tap on "Remove" next to the card you want to delete.

**From iCloud Settings:**

- Open the Settings app.
- Tap on "My Devices."
- Select your device.
- Tap on "Remove" next to the card you want to delete.



**Q46. Does un pairing the Apple Watch from the iPhone remove the cards from the Apple Watch?**

**A46:** Yes, un pairing the Apple Watch will automatically remove the cards available on it. Cards must be added individually to the Apple Watch for use.



**Q47. Does removing a card from iPhone affect the card on Watch when its paired to the same phone?**

**A47:** No, it's treated as two separate tokens.

**Q48. Does that mean cards added to iPhone will not be added to watch automatically?**

**A48:** Yes, you will need to add cards to watch directly.



**Q49. Can I resume the deleted cards if I find my lost device?**

**A49:** Yes, typically, if a card was removed from a device, you would need to re-add it. You can usually do this through the mobile wallet app, but you'll need to verify your identity with your bank.



**Q50. Can I add a card again if I deleted it once?**

**A50:** Yes, you can re-add a card after deleting it, though you may have to go through the same verification process with the bank as you did when adding it the first time.



**Q51. Why do I see a tick mark with 'Done' on my iPhone when the terminal in the shop says the payment has been declined?**

**A51:** This may happen due to connectivity or system issues. The wallet app may process the payment request, but the terminal may reject the transaction due to problems like insufficient funds, card network issues, or merchant connectivity problems. You should always verify with the bank.



**Q52. I'm trying to add a card to my Apple Wallet, but it shows me the message 'Card Not Added - Contact Your Issuer.' Can you help?**

**A52:** This message usually indicates that there's an issue with your card or account. You should contact your bank for further assistance.



**Q53. Refunds:**

**A53: To initiate the Refund Request:**

- **Contact the Merchant:** Reach out to the merchant where you made the purchase and request a refund. Provide them with your order number, transaction details, and the reason for the refund.
- **Merchant's Process:** The merchant will process your refund request and initiate the process with their payment processor.
- **Apple's Role: Refund Processing:** Once the merchant confirms the refund, Apple's payment system will process the refund.
- **Timeframe:** The time it takes for the refund to appear in your account can vary depending on the merchant. It typically takes a few business days.



## Q54. How to retrieve the SEID (Secure Element ID)?

**A54: Here's how to find it:**

### **For iPhone:**

1. **Open Settings:** Open the Settings app.
2. **Go to General:** Scroll down and tap "General."
3. **Open About:** Tap "About."
4. **Locate SEID:** Scroll down to find the SEID.
5. **Share SEID:** Tap and hold the SEID to copy it.

### **For Apple Watch:**

1. **Open the Watch App:** Open the Watch app on your paired iPhone.
2. **Go to General:** Tap "General."
3. **Open About:** Tap "About."
4. **Locate SEID:** Scroll down to find the SEID.
5. **Share SEID:** Tap and hold the SEID to copy it.

### **For iPad:**

1. **Open Settings:** Open the Settings app.
2. **Go to General:** Tap "General."
3. **Open About:** Tap "About."
4. **Locate SEID:** Scroll down to find the SEID.
5. **Share SEID:** Tap and hold the SEID to copy it.

### **For Mac:**

1. **Open System Settings/Preferences:** Click the Apple menu in the top-left corner and select "System Settings" (or "System Preferences" on older macOS versions).
2. **Go to Wallet & Apple Pay:** Select "Wallet & Apple Pay."
3. **Locate SEID:**
  - **For a specific card:** Select the card. The SEID might be displayed in the card details.
  - **For the device itself:** Check the "About This Mac" section for the SEID in the device information. This will show the SEID of the Mac's T2 chip (or Apple silicon equivalent), which handles security.
4. **Share SEID:** Highlight and copy the SEID.