

# Frequently Asked Questions – Apple Pay

## 1. What is Apple Pay

Apple Pay is a secure and easy-to-use mobile wallet application that can be used for making contactless payments via your Apple device.

## 2. Which HSBC Armenia credit cards and which Apple devices are eligible?

See the list of eligible Apple Pay devices by visiting Apple's official website following the link: [support.apple.com/en-us/HT208531](https://support.apple.com/en-us/HT208531).

All HSBC Armenia MasterCard credit cards issued for individual customers, including:

- ◆ HSBC Mastercard Standard Flexi Card
- ◆ HSBC Mastercard Standard Card
- ◆ HSBC Mastercard Gold Card
- ◆ HSBC Mastercard Platinum Card
- ◆ HSBC Mastercard World Black Edition Card.

## 3. How to set up Apple Pay and how to add a card to Apple Pay?

To set up Apple Pay, add a credit card to the Wallet app on your iPhone, Apple Watch or other compatible device.

To use Apple Pay, you need:

- ◆ An eligible device with the latest version of iOS or iPadOS, watchOS, or macOS
- ◆ A supported card issued from the Bank
- ◆ An Apple ID signed into your Apple device.

## Add a payment card on your iPhone:

1. In the Wallet app, tap the Add button
  - Tap Credit or Debit Card to add a new card
  - Tap Previous Cards to add a card that you used previously.
2. Tap Continue
3. Follow the steps on the screen to add a new card
4. Verify your information with your Bank
5. If you have a paired Apple Watch, you have the option to also add the card to your watch.

## Add a payment card to your Apple Watch:

### Add a card to Apple Watch with your iPhone:

1. Open the Apple Watch app on your iPhone
2. Tap “My Watch”, then tap Wallet & Apple Pay
3. If you have cards on your other Apple devices, or cards that you recently removed, tap Add next to a card you want to add, then enter the card’s CVV.
4. For any other card, tap “Add Card”, then follow the onscreen instructions.

### Add a card on Apple Watch:

## Add a payment card for Apple Pay on your Mac:

1. Open Wallet settings on your device
  - On your Mac model with Touch ID, go to System Preferences > Wallet & Apple Pay
2. Tap Add Card
3. Follow the steps on the screen to add a card
4. Enter your payment information
  - **Use a card on file:** If you have a payment card on file with Apple for making purchases from the iTunes Store or App Store, enter the security code when asked.

- **Add a new card:** Position your card in front of your computer's camera so that appears within the frame shown on the screen, then follow onscreen instructions. Or click "Enter card details manually", then provide the requested information.

**Important:** If you sign out of your Apple ID account, you have to set up Apple Pay again – including any cards you've added in Apple Pay on your Mac.

If you face issue with activation part, please contact the Bank.

On Mac models without built-in Touch ID, you can complete your purchase using Apple Pay on your compatible iPhone or Apple Watch: On your iPhone, go to Settings > Wallet & Apple Pay and turn on Allow Payments on Mac.

## Add a payment card for Apple Pay on your iPad:

To add payment cards on your iPad, do the following:

1. Go to Settings > Wallet & Apple Pay, then tap Add Card. You may be asked to sign in with your Apple ID.
2. Do one of the following:
  - **Add a new card:** Tap Credit or Debit Card, tap Continue, then position your card so that it appears in the frame, or enter the card details manually
  - **Add your previous cards:** Tap previous cards, then choose any cards you previously used. These cards may include the card associated with your Apple ID, cards you use on Apple Pay on your other devices, cards you added on Safari AutoFill, or cards you removed from Wallet. Tap Continue, authenticate with FaceID or TouchID, then follow onscreen instructions.

## 4. How to Pay with Apple Pay?

You can use Apple Pay in shops, restaurants, petrol stations, taxis, online shops or wherever you see one of below symbols.



### Pay with your iPhone

The first card you add to Apple Pay Mobile Wallet Application is assigned as your default card.

1. To use your default card:

- If your iPhone has FaceID, double-click the side button. If prompted, authenticate with FaceID or enter your passcode to open Apple Wallet
  - If your iPhone has TouchID, double click the home button
2. Hold the top of your iPhone near the contactless reader until Done and a tick appear on the display.

## Pay with your Apple Watch

Once you set up Apple Pay in the Apple Watch app on your iPhone, you're ready to make store purchases – even when you don't have your iPhone with you. With your cards stored in the Wallet app on your iPhone and added to Apple Watch, you can use Apple Pay in the following way:

1. Double-click the side button
2. Your default card opens automatically. Scroll down to choose another card
3. Hold the display of your Apple Watch near the contactless reader until you feel a gentle tap and hear a beep.

## Pay with your Mac and iPad

To pay online choose Apple pay as a payment method.

1. Like on your iPhone or Mac, Apple Pay can be used for both in-app purchases and online orders. For the latter, look for the Apple logo followed by "Pay" typically found in black near the checkout options.
2. Tapping the Apple Pay option will open a pop-up allowing you to select your card. Your shipping address and contact information will automatically generate, which also allows you to skip all of the steps in an online checkout. Use Touch ID to complete the purchase.

## 5. Which card is considered default in Apple Pay?

The first card added to Apple Pay will be the default card. Payments will be from this card unless another card is selected. You can change your default card at any time by going into "Settings" and then "Wallet & Apple Pay."

## 6. What transactions will appear in Apple Pay Wallet and how are they different to my statement?

Apple Pay Mobile Wallet Application will show the last 10 transactions made with your Virtual Card. The full list of transactions made with your Virtual Card will be shown in your Card statement.

## 7. What happens when I replace/update my device?

If you replace or update your device, you will need to add your card(s) to Apple Pay Mobile Wallet Application in the new device again.

Please ensure that you remove your card(s) from any device before selling, exchanging or disposing it. You should also remove your card if you temporarily provide your device to someone else, for example, to repairman.

## 8. What happens when my card expires?

If your Physical card expires, your Virtual Card will continue to work in Apple Pay Mobile Wallet until its expiry date.

## 9. What should I do, if I lose my card or device?

If you lose your card or device, please contact us immediately via our 24/7 Contact Centre at 060 655 000 to block your card (including the virtual card) and/or to delete your virtual card from Apple Pay Mobile Wallet.

If your Apple device is lost or stolen, you can visit [icloud.com/find](https://icloud.com/find) website or use the Find My iPhone app to suspend or remove your card from the device. The latter can be done even when your device is turned off and not connected to a cellular network or Wi-Fi.

If your Apple device is with you, you can instruct the Bank to block only your physical card: Your virtual card will continue to work, and you will be able to use the Apple Pay Wallet mobile app until the expiry date of the virtual card.

## 10. Do I need a cellular data or Wi-Fi connection to use Apple Pay?

You don't need internet connection to make purchases via Apple Pay.

## 11. How many cards can I attach to a single device?

You can attach up to 16 cards depending on device model.

## 12. How do I remove a card from Apple Pay?

You can remove your card from Apple Pay at any time.

Remove a payment card on your iPhone or iPad:

1. In the Wallet app, tap the card you want to remove.
2. Tap the “More”, then tap “Card Details”
3. Scroll down and tap Remove This Card

\* In iOS 15 and iPadOS 15 and earlier, you won't see the option to tap Card Details.

Remove a payment card on your Apple Watch:

1. On your Apple Watch, tap the Wallet app
2. Tap the card you want to remove
3. Scroll down and tap “Remove”.

Remove a payment card on your Mac with Touch ID:

1. Go to System Settings (or System Preferences) > Wallet & Apple Pay.
2. Click the card you want to remove.
3. Click Remove

Otherwise, you can call us on 060 655 000 to suspend your card from Apple Pay Mobile Wallet Application.

## 13. What should I do in case of fraud suspicion?

If you have any suspicion of fraud, please immediately suspend your Virtual Card from Apple Pay Mobile Wallet Application. You can suspend you Virtual Card yourself or by contacting us via our 24/7 Contact Centre at 060 655 000.

## 14. Important Information about Physical and Virtual Cards Expiration

## What happens when my Physical card expires?

If your Physical card expires, your Virtual card will continue to work in Apple Pay Wallet until its expiry date.

## When is the expiry date of my Virtual Card?

Virtual Card's expiry date is 3 years from the registration date of the card in Apple Pay Wallet.

## How can I know the exact expiry date of my Virtual Card?

Thirty days before the expiration of Virtual Card you will receive a notification from Wallet Provider on your Apple device regarding the Virtual Card's upcoming expiration and the request to re-digitize the Virtual Card before it expires.

## How can I re-digitize my Virtual Card before its expiration?

After receiving the notification regarding the upcoming expiration of Virtual Card, you should update your existing valid Physical Card details to Apple Pay Wallet to re-digitize your Virtual Card, which extends the life of Virtual Card for another three years.

## What should I do if I did not re-digitize my Virtual Card before its expiration?

You should remove the old expired Virtual Card from Apple Pay Wallet and add new Virtual Card.