



Frequently Asked Questions – Apple Pay

What is Apple Pay?

Apple Pay is a mobile contactless payment solution that allows customers to make purchases in-store, in apps, and online using select Apple devices.

Apple Pay is accepted 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.

How safe is Apple Pay?

Since Apple Pay uses a virtual card number to represent your account information rather than your actual credit or debit card number, your card information is kept secure. Additionally, you must approve each transaction using Touch ID or your passcode.

Who can use Apple Pay?

Apple Pay is available to all NBF Visa Debit or Credit Card holders who have an iPhone, iPad, or Apple Watch.

For a complete list of compatible devices, please visit support.apple.com.

How does Apple Pay work?

To make contactless mobile payments, Apple Pay uses Near Field Communication (NFC). This ensures that Apple Pay will function wherever contactless payments are accepted.

NFC (Near Field Communication) allows devices in close proximity to communicate without making physical contact. Payments using NFC technology can be completed by simply waving the NFC enabled device over contactless terminals.

Can you use Apple Pay to make online purchases?

Yes. Apple Pay can be used to make online/e-commerce purchases (via apps and Apple Pay on web).

What should I do if I misplace my original credit card?

If your card is lost or stolen, please contact us as soon as possible at 8008NBF(623) or (+971) 4 815 7555. Your physical card will be blocked. When you activate your replacement card, the Apple Pay tokens will remain active and you will be able to perform transactions using Apple Pay.

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

If your device is lost or stolen, please contact us immediately at 8008NBF(623) or (+971) 4 815 7555 so that we can disable your Apple Pay card. We also recommend that you sign up for and use Find My iPhone. This allows you to locate, lock, and delete information on your phone if it is lost or stolen.



How can I enroll my NBF Cards on Apple Pay?

iPhone through the Wallet

- Open Wallet and select 'Add debit or credit card' or tap the 'Plus' icon next to Apple Pay in the upper-right corner.
- Scan your card within the frame to automatically capture your card details, or enter these details manually (any cards previously registered with iTunes will be displayed).
- Confirm your information and enter your Security Code (CVV), which is the three-digit number located on/next to the signature panel on the back of your card.
- Agree to the Terms and Conditions
- To verify your identity, choose SMS or email. NBF will send you an OTP (One Time PIN) code that you must enter in order to proceed.
- You are now ready to use Apple Pay.

iPhone through the NBF Direct App

- Open the NBF Direct App
- Log in with your User ID and Password
- On the home screen, select "Add Cards to Apple Pay."
- To enroll your card, click "Continue."
- Complete the verification steps.
- View the complete list of Apple Pay cards. Swipe up and down to move between the cards. Tap the "Add to Apple Wallet" button.
- Follow the same instructions as before.

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 to Settings and select 'Wallet & Apple Pay'
- Select 'Add Credit or Debit Card'.
- Follow the on-screen instructions to add the card.

MacBook Pro with Touch ID

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



How can I make a payment with Apple Pay?

Paying in shops

iPhone

- At the checkout, look for one of these symbols.  Apple Pay
- Tap the desired card to select it (if you want to use a different card than your default).
- To pay, place your iPhone near a contactless terminal.
- Use Touch ID or a passcode to log in.

Apple Watch

- At the checkout, look for one of these symbols.  Apple Pay
- To pay, double-tap the side button.
- Hold your watch near the contactless terminal.

Paying within app

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

- At the checkout, tap the Apple Pay button;
- Choose the desired card or address information; and
- Verify payment with Touch ID or passcode.

Paying on the web

With Safari, you can use supported merchant websites to accept Apple Pay.

- At the checkout, tap the Apple Pay button
- Choose the card or address you want.
- Confirm your payment using Touch ID or a passcode.

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

Please use your physical card to make your payment, and if you need more help, call NBF at 8008NBF(623).

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.
- In the Apple Pay section, drag the card to the front of the cards

On your iPad:

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



Are there any fees associated with Apple Pay?

There are no fees for using Apple Pay.

Can I keep using Apple Pay if my physical credit or debit card is about to expire?

You can keep using Apple Pay until your card expires. Your new card will be automatically updated with Apple Pay once you receive and activate your renewed card.

Can I configure Apple Pay on multiple devices?

Yes, you can set-up and use Apple Pay on multiple devices.

Is Apple pay accepted in all countries?

Apple Pay is accepted anywhere you see [these symbols and marks](#) in stores, within apps, and on the web in Safari. More details can be found on the following [link](#).

Will my Apple Pay information remain on my device if I format it?

No. All payment cards registered on your device will be deleted if you format it.

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

Unless you change it, the first card you add to Apple Pay becomes your default payment card.

Drag the desired card to the front of the wallet to change your default card or to make a payment with another card. When finished, a notification will appear indicating that you have changed your default card, or you can go to Settings > Wallet & Apple Pay on your iPhone or iPad. Tap Default Card, then select a different card.

Can Apple Pay provide a list of recent transactions?

To view the most recent Apple Pay transactions on your card, open the Wallet and select the card. Immediate previous transactions will be displayed below the selected card.

What CVV (the CVV code is usually found on the back of the card, but in some cases, it may be found on the front) should I use while using the Apple Pay Wallet if I have registered to CVVKey?

When using Apple Wallet to setup the card, the user must enter the static CVV key from the back of the card. If the user has registered their card on the CVV key app, they must use the Dynamic CVV generated on the app when shopping online. In the latter case, the static CVV from the back of the card will not work.

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

If a card is temporarily blocked, Apple Pay will remain active and the user can continue to use Apple Pay.



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

Before selling or giving away your phone, delete all data from it. You should also remove any cards that have been added to Apple Pay. In the event that you are temporarily loaning the device (to someone or for repair), you can call the Call Centre at 8008NBF(623) or (+971) 4 815 7555 to suspend Apple Pay. The Call Centre team can help you suspend the Apple Pay tokens on your card. You can reactivate Apple Pay once you are ready by calling the Call Centre.

Is it possible to use Apple Pay if my physical credit/debit card has been lost or stolen?

If your card is lost or stolen, please contact NBF immediately at 8008NBF(623) or (+971) 4 815 7555 to report it so that the card can be blocked and replaced. This ensures that no unauthorised transactions occur on your card. You will be unable to use Apple Pay after we have blocked your card.

If a new card is issued, the Apple Pay tokens will remain active and you will still be able to use Apple Pay. When you activate the new card, the tokens on the backend are automatically updated.

If you close the card permanently (no new card is issued), all tokens are automatically deleted and you will be unable to perform any transactions.

Please keep in mind that you will be liable for all transactions made with your card until you notify the bank of the loss. Please see our website for the card terms and conditions.

Does disabling all of my cards from Apple Pay mean that I can no longer use my physical cards?

Taking cards out of Apple Pay has no effect on your physical cards. You can continue to use your physical cards as usual. You can always add your credit and debit cards back into Apple Pay.

How do I add a supplementary card to Apple Pay?

Follow the same steps to enroll your Supplementary Card in Apple Pay, but keep in mind that an OTP will be sent to the mobile number you have registered with our system, and you must use the Authentication code to verify the card. You can use the supplementary card to make payments once you've enrolled.

What should be done if an employee who has been issued a corporate credit card resigns and has enrolled the card in Apple Pay?

The corporate client should cancel the card by contacting the bank. Cancelling the card will automatically delete all tokens linked with it.

What should I do if I still have questions about Apple Pay or require assistance?

Contact us at 8008NBF(623) / (+971) 4 815 7555.