# Apple Pay
# FAQs

### 1. How do I add my RMB Private Bank Card* or virtual card on Apple Wallet?

You can add your RMB Private Bank Card or virtual card to Apple Wallet directly from the RMB Private Bank App.

Log in to the RMB Private Bank App > Select the card you wish to add to your Apple Wallet > Tap 'Add to Apple Wallet' > Follow the prompts.

### 2. Where can I use Apple Pay?

Apple Pay should work in stores where the Apple Pay mark or contactless payment symbol is displayed. Not all point-of-sale terminals may be setup correctly to accept contactless/Apple Pay. Apple Pay can also be used when shopping online. You must be on the lookout for the Apple Pay symbol.

### 3. How do I pay with Apple Pay?

Unlock your device and double click the side button then complete verification by Face/Touch ID. Tap your phone against the POS device within 60 seconds. For more detailed instructions, visit https://support.apple.com/en-us/HT201239

### 4. How many cards can be added to Apple Wallet?

Twelve cards can be added on your iPhone and Apple Watch; and eight cards on all other devices. The same card can be added to multiple unique devices.

### 5. Can I add my cards to my child's Apple device?

Apple Pay is disabled on iPads for education or if a child is on a family iCloud account and is under 13 years old.

### 6. What happens if I can't complete my registration or I don't get an OTP?

Contact our RMB Private Bank online secure call centre on 0870 30 30 30.

### 7. Why was my transaction declined?

If an Apple Pay transaction is declined, contact the RMB Private Bank team via Secure Chat® on the RMB Private Bank App or our call centre.

### 8. Is my transaction history available on my Apple Watch?

No, your transaction history can only be accessed through Apple Wallet or the RMB Private Bank App.

### 9. How many transactions are displayed in my transaction history?

If you view your history on Apple Wallet, only ten credit and debit transactions will be displayed. However, all transactions can be viewed on the RMB Private Bank App.

### 10. Can I only use my virtual card for Apple Pay?

All RMB Private Bank Visa cards (with the exception of the business credit card) are supported for Apple Pay, but to enjoy the best digital experience, and for more secure payments, the RMB Private Bank Virtual Card is recommended to use for Apple Pay.

### 11. What devices are supported for Apple Pay?

You can visit the Apple Pay support website to view the list of supported devices.

### 12. Is Apple Pay supported outside my country?

Yes, Apple Pay can be used everywhere. Just be on the lookout for the Apple Pay or the contactless payment symbol.

*Limited to SA enabled cards only and excludes RMB Private Bank Business Credit Cards.

## 13. Does my device need to be connected to the internet to use Apple Pay?

No, the payment will work most of the time even when the device is not connected to the internet but this is limited for security purposes. If the device is offline for too long or you make too many transactions, then Apple Pay will stop working until you are connected again.

## 14. Can I remove cards once added to Apple Wallet?

Yes, there are multiple ways to remove your card from your Apple Wallet:

14.1.   View and remove cards linked to your Apple Wallet on the RMB Private Bank App by going to '**Settings**' and then selecting '**Wallets + Subscriptions**'

14.2.   Remove the card by using the Apple Wallet app

In the case of your device being lost or stolen, remember to call the RMB Private Bank call centre to disable your banking functionality.

## 15. How secure is Apple Pay?

When you make a purchase, Apple Pay uses a substituted version of your RMB Private Bank Card number so it is never stored on your device or on Apple servers and when you pay, your card numbers are never shared by Apple with merchants. Apple Pay works with biometrics (Face ID or Touch ID) or device passcode. Should your phone be lost or stolen, payments cannot be verified without these credentials.

## 16. Not finding what you're looking for in this FAQ?

Contact our support team via Secure Chat® on the RMB Private Bank App or via our call centre.