

Apple Pay FAQs

1. What is Apple Pay?

Apple Pay is a payment method through a digital wallet (Apple Wallet) that replaces your physical AIB card, allowing you to make secure and easy contactless payments using your iOS devices in-store, online and, through apps wherever Apple Pay is supported globally.

2. Who can use Apple Pay?

AIB customers with iOS devices.

3. How can I download the app?

There is no need to download the app, as it is automatically available on iOS devices under the name Apple Wallet.

4. How can I add my card to Apple Wallet to make payments using Apple Pay?

A. Through AIB Mobile Banking:

- Log in to the AIB Mobile Banking app on your iOS device.
- Select the card and press on (Add to Apple Wallet) button under the card.
- You will be directed to Apple Wallet to follow the registration steps.
- Once the card has been successfully added, a confirmation message will be displayed.

B. Through Apple Wallet:

- Open Apple Wallet.
- Click (+) in Apple Wallet to add your preferred AIB card.
- You can either scan your card using your camera or choose to enter your card details manually.
- Enter the required fields to complete the registration process and read and accept the Terms & Conditions.
- Follow the instructions provided by Apple.
- Once the card has been successfully added, a confirmation message will be displayed.

C. Through the Apple Wallet extension:

- Open Apple Wallet.
- Click (+) in Apple Wallet to add your preferred AIB card.
- Select the AIB mobile banking icon.
- Enter your username and password.
- Your eligible cards will be displayed.
- Select the card and follow the instructions provided by Apple without manually entering your card details.
- Once the card has been successfully added, a confirmation message will be displayed.

5. What if I entered the wrong card details?

You will receive a pop-up message stating “invalid card data” and you will need to re-enter the correct data.

6. Is Apple Pay secure?

Yes, Apple Pay uses a tokenization process by replacing your actual card number with a virtual number during payments, ensuring that your card information is safe.

For additional security, Face ID, Touch ID, or a Passcode will be used for authentication.

7. Can I add supplementary cards to Apple Pay?

Yes, you can add supplementary cards.

8. How many AIB cards can I add to Apple Pay?

You can add all your eligible AIB cards. However, the maximum limit of cards on one device depends on the device's secure element capacity.

9. Are there any additional fees for using Apple Pay?

The service is free for AIB customers.

10. Where can I use Apple Pay?

Apple Pay is available for making payments in stores that accept contactless payments, within apps, and on websites that accept Apple Pay, both locally and internationally. It's a convenient and secure way to make transactions without needing to carry physical cards.

11. How do I make payments?

- **iPhone:** Double-click the side button, authenticate using Face ID/Touch ID or your passcode, and hold the device near the terminal.
- **Apple Watch:** Double-click the side button and hold the watch near the terminal.

12. How can I use Apple Pay online and in apps?

Select Apple Pay during checkout then authenticate using Face ID, Touch ID, or your passcode.

13. Do Apple Pay transactions have a different limit than regular card transactions?

No. Apple Pay transactions adhere to all transaction limits applied to your physical AIB cards.

14. Can I add the same card to more than one device?

You can add the same card to multiple iOS devices. Your AIB card must be added separately to each device through Apple Wallet or AIB Mobile Banking. Each device will have its own secure token and can be used independently.

15. Do I need to enter my card PIN for every purchase?

No. You can use Face ID, Touch ID, a passcode, or another form of biometric authentication.

16. How will I know if the transaction was successful?

After you make a payment with Apple Pay, the payment will be confirmed on the screen. Additionally, transaction alerts via SMS will continue to be sent to your registered mobile number.

17. How do I check my transaction history through Apple Wallet?

You can view your Apple Pay transaction history by opening Apple Wallet app on your iPhone. Select the card, and then your recent transactions will be displayed directly under the card.

18. In case I have more than one card added to Apple Wallet, how can I select a specific card as my default card for payment?

In Apple Wallet, you can select your preferred card and set it as the default. To change the default card, press and hold the card, then drag it to the front and release it.

19. How can I remove a card from Apple Wallet?

To remove the card, select the card, and go to the card details and select "Remove Card."

20. If I switch to a new Apple device, will my added card remain available?

No. You will need to add your AIB card again to the new iOS device through the Apple Wallet app or via AIB Mobile Banking and remove it from your old device.

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

If your device is lost or stolen:

- Contact AIB Customer Service on 19604 to request the deletion or suspension of your tokenized cards from the lost device.
- You can use "Find My" on your Apple device to lock your lost or stolen device remotely. This will also prevent access to Apple Pay on your device.

22. How can I retrieve the Secure Element ID (SEID) if requested by a Call Center Agent?

For iPhone:

1. Open the Settings app.
2. Scroll down and tap "General."
3. Tap "About."
4. Scroll down to find the SEID.

For Apple Watch:

1. Open the Watch app on your paired iPhone.
2. Tap "General."
3. Tap "About."

4. Scroll down to find the SEID.

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

Yes, you can return to the Apple Wallet app to complete the setup by opening the Apple Wallet app, selecting your card, and completing the verification process. However, the card cannot be used for transactions or set as the default card until verification is completed.

24. Does removing a card from an iPhone affect the card on the Apple Watch when it's paired with the same phone?

No. Each device has its own token and can be used independently.

25. Can I add a card again if I deleted it?

Yes. You can re-add a card after deleting it, though you may have to go through the verification process again.

For further support, contact us on 19604.