Mobile Wallets - Apple Pay FAQs

About Apple Pay

- **What is Apple Pay?**
  - Apple Pay allows you to use your compatible Apple/iOS device to pay securely with Gulf Bank cards for in store, website, and for in-app purchases.
  - Just like you do with your physical card today, simply tap your phone at a contactless (NFC) POS terminal to complete the payment transaction.

- **Why should I use Apple Pay instead of my physical cards?**

  Apple Pay offers a simple, secure, and convenient payment experience without the need for your wallet or purse.

- **Which cards are eligible for Apple Pay?**

  All Mastercard and Visa credit, debit and prepaid cards issued by Gulf Bank are eligible to be added on Apple Pay (excluding corporate, Nassour and AlAmil cards).

Apple Pay Set-Up

- **Which devices can I use Apple Pay with?**

  This service is available for all Apple devices including iPhone, iPad, Mac and watches that support Apple Pay.

- **What do I need to start using Apple Pay?**

  1. Ensure your mobile phone number is registered with Gulf Bank.
     - If you are unsure whether your mobile phone number is registered, log into your Gulf Bank online banking via the website or the Gulf Bank mobile app.
     - Tap the Menu $\equiv \rightarrow$ Account $\rightarrow$ My Preferences $\rightarrow$ KYC Details
     - Check that your primary mobile number is correct and that it is linked to your One Time Password (OTP).

- **How do I add/remove my Gulf Bank card on Apple Pay for the Apple/iOS devices iPhone, Apple Watch and iPad?**

iPhone:

1. In the Apple Pay Wallet app, tap the Add button
   - Tap Debit or Credit 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 or card issuer. You will be prompted to enter the OTP code via email/SMS.
5. If you have a paired Apple Watch, you have the option to also add the card to your watch.

To remove a card from the Previous Cards screen, tap the ⋯ in the top right corner $\rightarrow$ Card Details $\rightarrow$ Scroll down and tap "Remove This Card" to confirm and remove the card from your device.

Apple Watch:

1. On your paired iPhone, open the Apple Watch app.
2. In the My Watch tab, tap Wallet & Apple Pay.
3. Tap Add Card.
4. Tap Debit or Credit Card to add a new card.
   - Tap Previous Card to add a card that you used previously.
   - Tap Continue.
5. Follow the steps on the screen to add your card.
6. If necessary, verify your information with the bank or card issuer. You will be prompted to enter the OTP code received via email/SMS.

iPad:

1. Open Wallet settings on your device → go to Settings → Wallet & Apple Pay.
2. Tap Add Card.
3. Follow the steps on the screen to add a card.
4. Verify your information with your bank or card issuer. You will be prompted to enter the OTP code received via email/SMS.

- **How do I check whether my card is enrolled on Apple Pay using Gulf Bank's Mobile Banking app?**
  - If your card is enrolled on the Apple Pay Wallet, you will see "Available in Apple Wallet" next to the Apple Pay Wallet icon when you log in to your Gulf Bank Mobile Banking app.
  - In case your card is not enrolled, click the icon displayed under the valid payment card you would like to add. Your card should now be enrolled to Apple Pay.

- **Why was the request to add my card to Apple Pay declined?**

  Your card may have been declined due to your card being:
  - Closed
  - No longer in good standing
  - Being provisioned on a device that is reported as lost or stolen

  NOTE: Please contact us if you require further information using Apple Pay to make transactions.

- **Where can I use Apple Pay?**
  - Apple Pay is accepted worldwide at millions of businesses, websites, and applications. You can use Apple Pay at almost any place that currently allows you to tap your card to pay.
  - Apple Pay will not work with card readers that require you to insert your card into the reader.

- **Do I need an internet connection to register my card in Apple Pay?**

  Yes, you need an internet connection when setting up Apple Pay or registering your card, but you don't need an internet connection to use Apple Pay for in-store purchases.

- **How do I make in-store purchases with Apple Pay on my iPhone?**
  1. To use your default card:
     - If your iPhone has Face ID, double-click the side button. If prompted, authenticate with Face ID or enter your passcode to open Apple Wallet.
     - If your iPhone has Touch ID, double-click the Home button.
  2. Hold the top of your iPhone near the contactless reader until 'Done' and a checkmark appears on the display.

- **How do I make in-store purchases with Apple Pay on my Apple Watch?**
  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.

- **Can I use Apple Pay overseas?**
  Apple Pay is accepted anywhere that you can currently tap your card to pay.

- **Can I use Apple Pay to withdraw cash from ATM machines?**
  No, Apple Pay can be used only for POS and e-commerce transactions.

- **Are there any charges for using Apple Pay?**
  The same fees and charges that you would normally incur with your card will be applied when using Apple Pay.

- **Can I use Apple Pay to make online or in-app purchases?**
  Yes, Apple Pay can be used for online and in-app purchases by following the below steps:

  1. Tap the Apple Pay button or choose Apple Pay as your payment method.
  2. To pay with a different card, tap the ⟩ or the ⇕ next to your default card.
  3. If necessary, enter your billing, shipping, and contact information. Apple Pay stores that information, so you won't need to enter it again.
  4. Confirm the payment.
     - iPhone or iPad with Face ID: Double-click the side button, then use Face ID or your passcode.
     - iPhone or iPad without Face ID: Use Touch ID or your passcode.
     - Apple Watch: Double-click the side button.
  5. When your payment is successful, you'll see 'Done' and a checkmark on the screen.

- **Can I enroll the same card in Apple Pay on multiple devices?**
  You can register the same card on up to 5 Apple devices.

- **Do I have to enter the card PIN when paying via Apple Pay?**
  No, PIN entry is not required. However, biometric authentication (Face ID, fingerprint, etc.) is mandatory to complete the payment transaction.

Apple Pay security

- **Is Apple Pay secure?**

  Using Gulf Bank cards with Apple Pay is safe and secure. There are several features that enhance its security. Some of these include:
  - Your physical card number is never stored on your phone - instead, a unique Digital Account Number is used.
  - The same protections you receive under the Gulf Bank card terms and conditions will apply for unauthorized transactions with Apple Pay.
  - You'll create a unique passcode or register your Face ID to your device, which will be needed each time you make a payment with the app.
  - If your phone is lost or stolen, Apple's "Find My" app enables users to locate, lock, and even wipe their devices remotely.
  - In case of a lost or stolen device, you can call Gulf Bank at 1805805 to cancel the card and delete it from the device's wallet.

- **What is a Digital Account Number?**

  For enhanced security, your actual card number will never be stored on the Apple device. Following registration with Apple Pay, your card number will instead be replaced by a unique Digital Account Number each time you add a new card to your device. This Digital Account Number will then be transmitted to merchants in place of your actual card number for in-store purchases.

- **What happens if my phone is lost or stolen?**
  - If your phone is lost or stolen, Apple's "Find My" app enables you to locate, lock and even wipe your device remotely. However, you can still use your card on your other Apple devices, such as your Apple Watch or iPad.

- **What happens if my physical credit or debit card is lost or stolen?**

  Please report a lost or stolen card to Gulf Bank Customer Care immediately at (1805-805). The Customer Care Representative will block your lost card to stop any transactions on your card. However, you can still use your card on your other Apple devices, such as your Apple Watch.

- **What happens if I get a new Apple/iOS device?**

  You must register your cards again. Make sure you delete the cards from your old device in case you don't want to use this device again.

Rewards and card benefits with Apple Pay

- **Will I continue to receive the benefits and rewards from my Gulf Bank cards that are used for payment with Apple Pay?**

  Yes, eligible Gulf Bank cards added to Apple Pay will continue to receive all the security, benefits, and rewards that you receive today with your physical card.

- **Are transactions made using Apple Pay eligible for Gulf Points/ Cashback?**

  Yes, any transaction made with Apple Pay will continue to receive the rewards benefits similarly to your physical card.

- **If I don't have my card, can I show my Apple Pay application/ card image to receive a discount as part of the Gulf Dining and promotions programs?**

  Yes, you can show the store that you are using your Gulf Bank card when you pay with Apple Pay.

Others

- **What if I upgrade my card?**

  Your new upgraded card will be automatically replaced and appear in the Apple Pay wallet.

- **What if my card expires?**

  Your renewed card will automatically appear in the Apple Pay wallet.

- **How do I dispute a purchase made with Apple Pay?**

  Please follow the same process as you would with a purchase on your card.

- **Can I see my Apple Pay transactions on the application?**

  Yes, the latest 10 successful and/or refunded transactions in the wallet will be displayed for each card. Select the card for which you want to see the transaction history and then scroll down to view it. If you would like to view more of your transaction history, please log in to your Gulf Bank online account.

- **Can I import my cards if I have changed devices?**

  No, cards do not transfer to your new mobile device from your old mobile device. You will need to add your cards to Apple Pay separately on your mobile device (each combination of payment card and device is assigned a unique Device Account Number).