

## What is Apple Pay?

Apple Pay is an easy payment system that works with the Apple devices you use every day. You can make contactless, secure purchases in stores, in apps and on the web. Apple Pay is a safe and private way to pay, and even simpler than using your physical card.

## I can't load or add my Discovery Bank card with Apple Wallet and finish on the Discovery Bank app

You have to finish the whole loading process on the app where you started. You can do this either with Apple Wallet or on the Discovery Bank app, but not a combination of the two.

## Why does the Discovery Bank app show I can add my card when I've already added it with Apple Wallet?

The reason is that you have other Apple devices that you can add your card to.

You can still add your Discovery Bank card to your Apple Watch, for example, and use Apple Pay with your watch.

You can add your card to 10 devices.

## How do I make a payment with Apple Pay?

*Paying in-store with iPhone – Touch ID:*

- Double-tap the home button to show the Apple Pay Wallet
- You'll see your default Discovery Bank card
- Hold the top of your iPhone near the contactless reader within 60 seconds, with your finger on Touch ID
- When your phone has sent the payment information, the card reader will give a visual or audible confirmation
- Your phone will gently vibrate and beep
- You'll see 'Done' and a tick on your iPhone display.

*Paying in-store with iPhone – Face ID (or your passcode):*

- Double-click the side button of your iPhone
- You'll see your default Discovery Bank card and the Face ID icon
- After authentication, you'll see the message 'Hold Near Reader'
- Hold the top of your iPhone near the contactless reader within 60 seconds
- When your phone has sent the payment information, the card reader will give a visual or audible confirmation
- Your phone will gently vibrate and beep
- You'll see 'Done' and a tick on your iPhone display.



## *Paying in-store with Apple Watch:*

- Double-click the side button, then touch the face of your watch to the contactless reader
- When your phone has sent the payment information, the card reader will give a visual or audible confirmation
- You'll feel a gentle tap on your wrist and hear a beep from your Apple Watch.

## *Paying in apps and on the web with iPhone or iPad – Touch ID:*

- Select the 'Buy with Apple Pay' payment option. You'll see the following information:
  - Your default Discovery Bank card
  - Contact details
  - Total amount to pay
  - Pay with Touch ID.
- Complete the payment by holding your finger on the home button.
- When the payment is complete, you'll see:
  - Your default Discovery Bank card
  - Contact details
  - Total amount paid
  - Done icon.

## *Paying in apps and on the web with iPhone – Face ID (or your passcode):*

- Select the 'Buy with Apple Pay' payment option
- Double-click the side button of your iPhone
- You'll see the following information:
  - Your default Discovery Bank card
  - Contact details
  - Total amount to pay
  - The Face ID icon.
- After authentication, you'll see the Done icon.

## *Paying in apps and on the web with iPad:*

- Select the 'Buy with Apple Pay' payment option
- You'll see the following information:
  - Your default Discovery Bank card
  - Contact details
  - Total amount to pay.



- Double-click the side button to pay. Then you'll see:
  - Your default Discovery Bank card
  - Contact details
  - Total amount paid
  - Done icon.

### *Paying in apps and on the web with Apple Watch:*

- Select the 'Buy with Apple Pay' payment option
- Select the amount to pay and click 'Continue'
- You'll see the amount to pay and the message 'Double Click to Pay'
- When the payment is complete, you'll see:
  - Done message
  - Discovery Bank card used to make the payment
  - A tick to show the payment was successful.

### *Paying in apps and on the web with Mac models with Touch ID:*

- Select the 'Buy with Apple Pay' payment option. You'll see the following information:
  - Your default Discovery Bank card
  - Contact details
  - Total amount to pay
  - Pay with Touch ID.
- The touch bar will show the seller's name and the amount due.
- Touch the bar to authenticate and complete the payment.

### *Paying in apps and on the web with Mac models without Touch ID – confirm payment with iPhone or Apple Watch:*

- You need to confirm payment on an Apple Watch or Apple Pay-enabled iPhone nearby, signed in to the same Apple ID. (Apple Watch is the default payment device if there's an iPhone and Apple Watch nearby.)
- Both the Mac and the nearby device must have Bluetooth turned on
- The payment method is:
  - Apple Watch: Double-click to pay
  - iPhone with Touch ID: Touch ID to pay
  - iPhone with Face ID: Double-click to pay
- Select the 'Buy with Apple Pay' payment option. You'll see the following information:
  - Your default Discovery Bank card



- o Contact details
- o Total amount to pay
- o Pay with Touch ID.
- You need to confirm payment on your nearby device as follows:
  - o Apple Watch (the default device): Double-click to pay
  - o iPhone with Touch ID: Touch ID to pay
  - o iPhone with Face ID: Double-click the button on the right to pay.

## **Which devices are compatible with Apple Pay?**

You can check if your device supports Apple Pay on [support.apple.com/en-za/HT208531](https://support.apple.com/en-za/HT208531)

### ***Summary of compatible devices***

iPhone:

- iPhone models with Face ID
- iPhone models with Touch ID, except for iPhone 5s

Apple Watch:

- Apple Watch Series 1 and 2 and later
- Apple Watch (1st generation)

Mac:

- Mac models with Touch ID
- Mac models introduced in 2012 or later with an Apple Pay-enabled iPhone or Apple Watch

iPad:

- iPad Pro, iPad Air, iPad, and iPad mini models with Touch ID or Face ID

## **Where can I use Apple Pay?**

You can use it in-store, in-app and on websites through the Safari browser where available. Plus, you can link your phone to your Apple Watch to use it in-store and in-app.

You can tap and pay with Apple Pay wherever you see the Apple Pay mark or Visa contactless payment symbol.



## **What makes Apple Pay a secure way to pay?**

Visa's contactless payment token technologies and unique security features allow Discovery Bank cardholders to use Apple Pay in an easy, secure and private way.

When you link your Discovery Bank card to Apple Pay, Visa and Discovery Bank switches your payment card information (including the 16-digit card number) with a device account number that is securely stored on the Apple device. This number goes to merchants instead every time you transact with Apple Pay, making payments safer.

Your card number is never stored on your device or on Apple servers and, when you pay, merchants never get your card number.

Apple's Touch ID and Face ID technology allows you to conveniently authenticate every payment you make.

## **Can I use Apple Pay to make contactless payments when I am overseas?**

Yes. You can use Apple Pay wherever Visa contactless payments are accepted. Simply look for the contactless symbol or Apple Pay mark.

## **Do I need the internet to use Apple Pay?**

To make a contactless payment with Apple Pay, you don't need the internet at the time of purchase. However, you'll need a data connection to use the service in full, and based on your network, additional charges may apply. Discovery Bank's [terms and conditions](#) will apply for all purchases you make using Apple Pay.

## **Can I remove my debit card, credit card or device account number from Apple Pay?**

Yes. You can do this through the Apple Wallet app on your iPhone, iPad or Apple Watch. If you remove a Discovery Bank credit or debit card from Apple Pay, it'll remove the device account number for that card from the service. You can still make purchases with your physical card.

## **I've lost my device with Apple Pay on it; what now?**

There's no need to worry, because someone else can't use Apple Pay if you don't authorise each purchase with Face ID, Touch ID or your passcode. But make sure that only you know your Apple device passcode.

But please call the Discovery Bank 24/7 fraud line on +27 11 324 4444 to block your device's ability to access the Discovery Bank app.

After this, sign in to your [Apple ID account page](#) or use Apple's [Find My service](#) to mark your device as lost. You can either mark your device as lost, or you can remove all cards from the device even if your device is off or not connected to a cellular or Wi-Fi network.



If you select 'Mark as Lost', your cards will be suspended but you can reactivate them if you find the device again. If you select 'Remove all cards', you'll have to add them again before you can use them again with Apple Pay.

You have three options for removing cards:

***Using iPhone or iPad settings:***

1. Go to device settings on your iPhone or iPad
2. Tap your name
3. Tap the device you want to remove all cards from
4. You'll see the cards listed
5. Tap 'Remove All Cards'.

***Remotely manage cards using 'Find My':***

1. Select devices at the bottom panel
2. Tap the device you want to remove all cards from
3. Use the remote management functionality
4. On that screen, select either 'Mark as Lost' or 'Erase this Device'.

***Sign in to iCloud.com and click 'Find iPhone' (you can use any web browser):***

1. Select devices at the bottom panel
2. Tap the device you want to remove all cards from
3. On that screen, click 'Remove Account'.

**Can I use my virtual card to purchase in-store?**

Yes, you can, but the in-store limit you set for your virtual card must be high enough to pay for the item you want to buy.

**Why can't I use my Apple device for Apple Pay?**

Your device has to be compatible with Apple Pay. It only works with iPhone models from the iPhone 6 onwards. See 'Which devices are compatible with Apple Pay?' above for the list of all the compatible devices.

If your device is compatible, you have to load Apple Pay either with the Discovery Bank app or with Apple Wallet. You can't use a combination of both.

**Why was my transaction declined after I loaded Apple Pay?**

There are several reasons why transactions are declined. You'll usually get an error message explaining why. Your Discovery Banker can also help you to find out if it was that you didn't have enough money in your account, or your card is locked for some reason, or fraud is suspected on your account, or your FICA (Financial Intelligence Centre Act) documents aren't in order.



**What happens if I don't get an OTP or it doesn't work?**

Please phone our call centre and a specialist team member will find out for you what the issue is.

