

## **Frequently Asked Questions – Apple Pay**

### **1. What is Apple Pay?**

Apple Pay is one of the Mobile Payments solutions available to HSBC/HSBC Amanah cardholders. It provides a fast, easy and private way to pay in stores using your compatible iPhone or Apple Watch, and within some apps on your compatible iPhone or iPad. Simply add your HSBC/HSBC Amanah Visa or MasterCard credit card/-i to Apple Wallet and you can make payments using Apple Pay.

### **2. Is Apple Pay secure?**

Apple Pay is a secure way to make payments. When you added your card to Apple Pay, a unique Device Account Number is assigned, encrypted, and securely stored in a dedicated chip (Secure Element) in iPhone, iPad, and Apple Watch. When you make a purchase, the Device Account Number, along with a transaction-specific dynamic security code, is used to process your payment so your credit card/-i numbers are never shared by Apple with merchants or transmitted with payment. Every payment using Apple Pay requires Touch ID or a passcode, and Apple Watch must be unlocked — so only you can make payments from your device.

To protect your card, keep your device under your personal control at all times and do not let others to unlock your device and do not store anyone else's fingerprint or biometric credentials in your device, or else they might be able to make transactions without your authorization. If you have lost your device, please report to the bank using the telephone numbers on the back of your HSBC/HSBC Amanah credit card/-i as soon as possible.

### **3. What are the devices compatible with Apple Pay?**

Apple Pay is currently available on the following devices, with the latest iOS or WatchOS. For the latest list of eligible devices, refer to [Apple's website](#).

### **4. Which HSBC / HSBC Amanah credit card/-i can I use for Apple Pay?**

Any personal HSBC/HSBC Amanah Visa and MasterCard credit cards/-i(s) are eligible for Apple Pay.

### **5. When I am adding my card, I have been prompted for a verification code via SMS. Why is this required?**

For security purposes, we may ask you to enter a verification code to confirm your identity. If prompted, please follow on-screen instruction to receive and enter the verification code. If you fail to enter the verification code or the verification code is expired, you may attempt to reprompt a new verification code via SMS or you can contact our Customer Service team at 1300-88-1388 (for Conventional) and 1300-80-2626 (For Amanah).

### **6. Can my supplementary cardholder use Apple Pay with the supplementary card?**

Yes, supplementary cardholders can set up and use Apple Pay using their supplementary cards. If your supplementary cardholder set up the Apple Pay successfully, both you and your additional cardholder will receive an email confirmation on the service. The use of Apple Pay will be governed by the Terms and Conditions for Mobile Wallets which will need to be accepted during setup process.

- 7. Can I continue to use Apple Pay if I have cancelled my HSBC / HSBC Amanah credit card/-i?**  
No, your Apple Pay and your HSBC/HSBC Amanah physical credit card/-i share the same card account. If your HSBC/HSBC Amanah credit card/-i is cancelled, you will not be able to make payments using your Apple Pay until you add or have another credit card/-i as a mode of payment.
- 8. Is Apple Pay free to use?**  
HSBC will not charge you any additional fee for using Apple Pay.
- 9. Can I use Apple Pay with a 'jailbroken' device?**  
No. Apple Pay can only work on device which is not "jailbroken".
- 10. Where can I use Apple Pay?**  
You can use Apple Pay in stores with Visa payWave or MasterCard contactless payment terminals. You can also make in-app purchases where Apple Pay is provided as a payment option.
- 11. Can I use Apple Pay overseas?**  
Yes, you can use Apple Pay overseas in the stores with Visa payWave or MasterCard contactless payment terminals. Nevertheless, you are advised to bring your physical HSBC/HSBC Amanah credit card/-i with you for travel in case Apple Pay is not accepted.
- 12. Do I need to connect to the internet when using Apple Pay?**  
You do not need internet access to make purchases on Apple Pay. However, internet access is required during setup or to refresh the information of your past transactions.
- 13. Is there a limit for each transaction?**  
Transaction limit depends on the available limit on your HSBC/HSBC Amanah credit card/-i. Every payment using Apple Pay requires Touch ID or a passcode. For transactions that cannot be accepted by Apple Pay, please use your physical HSBC/HSBC Amanah credit card/-i.
- 14. Where can I check my transactions?**  
You can check all your transactions made via Apple Pay in HSBC/HSBC Amanah Internet Banking, HSBC Malaysia Mobile Banking App or the credit card/-i statement. Other than that, you can also see the last 10 Apple Pay transactions made via your iPhone, iPad or Apple Watch under your card in your Apple Pay app when you tap the "i" button in the bottom right corner. Additionally, a real-time push notification with transaction details will be sent after each Apple Pay purchase (this requires an active internet connection).  
  
Your transaction history on your monthly statement or HSBC Bank/HSBC Amanah Online Banking account will display "AP" which stands for Apple Pay if the transaction has been made using Apple Pay.
- 15. Do I earn reward points / cashback for Apple Pay transactions?**  
Apple Pay transactions are treated the same as the normal credit card transactions.
- 16. How do I set my HSBC / HSBC Amanah credit card/-i as a default card in Apple Pay?**  
The first card you add to Apple Pay app is your default card. To set your HSBC/HSBC Amanah credit card/-i as default, go to Apple Pay app, select the card and tap "Set as default card"

Moreover, you can also go to Settings> Wallet & Apple Pay. Tap "Default Card" and select your HSBC/HSBC Amanah credit card/-i to make it as the default card.

**17. What should I do if I lose my iPhone, iPad or Apple watch or any Apple device?**

You can call us at 1300-88-1388 (for Conventional) and 1300-80-2626 (For Amanah) to report loss of your device. If your iPhone, iPad or Apple Watch is lost or stolen, you can go to icloud.com or use the "Find My iPhone" app to suspend or permanently remove your card(s) from the lost or stolen device. If your device is turned off or does not connected to a mobile or Wi-Fi network, the action will be processed once it is online again.

**18. What should I do if I lose my card?**

Please call us at 1300-88-1388 (for Conventional) and 1300-80-2626 (For Amanah) immediately to report the lost. Once your physical credit card/-i is reported as lost, you will not be able to continue to use Apple Pay with this card.

**19. What will happen if I change my device to a new Apple device?**

If you change your device to a new model, you will need to add your credit card/-i(s) to Apple Wallet in the new device again. Please ensure that you remove your credit card/-i(s) from any device before selling, exchanging, or disposing of them. You can remove your credit card/-i by selecting "Remove Card" after tapping the "i" button in the bottom right corner.

**20. What should I do if I want to trade in my phone or send it for servicing?**

You are reminded to remove all your cards in that device via "Find my iPhone" or iCloud.com. You might also consider removing all your cards by selecting "Remove Card" after tapping the "i" button in the bottom right corner or go to Settings > Wallet & Apple Pay, tap the card that you want to remove, then tap "Remove Card".

**21. I am unable to provision my card onto ApplePay. What should I do?**

If you have received an error message and unable to complete your card provisioning onto Apple Pay, please contact our Contact Centre Hotline at 1300-88-1388 for further assistance. However, if we are unable to complete your card provisioning due to the problem with your device ID linked to your Apple devices such as iPhones, Apple Watch and iPad, you will need to contact Apple Malaysia at 1800-80-6419 for further support.