

Apple Pay FAQs



بنك بيت التمويل الكويتي
KFH
E G Y P T

Apple Pay FAQs:

1. What is Apple Pay?

Apple Pay enables you to make secure and convenient payments using your iPhone, Apple Watch, iPad, or Mac. Instead of using an actual credit, debit, or prepaid card, you can easily tap your device on a contactless payment terminal to perform your payment.

2. 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 “Wallet.”

3. How does Apple Pay operate?

Apple Pay facilitates in-store mobile payments by establishing a wireless connection with POS systems via NFC (Near Field Communication)

Apple Pay facilitates in-app purchases, allowing users to make online transactions by subscribing to services like Apple Music, Apple News+, and Apple TV+, buying apps and games from the App Store, or upgrading iCloud storage.

4. How can I add my KFH – Egypt Card to Apple Wallet?

There are three methods to provision your card:

- Through KFH Mobile Banking Egypt App: choose the card you want to add to Apple Wallet by clicking the “Add to Apple Wallet” button and proceed with the steps that follow.
- Directly through Apple Wallet: scan the front of the card using the camera or enter the card details manually then follow the on-screen instructions to activate.
- Instead of the manual entry: tap '+' inside Apple Wallet and select KFH Egypt mobile banking application icon. Once you sign in with your Mobile Banking credentials, your available cards will appear automatically for immediate setup.

5. What should I expect if I enter incorrect card details?

You will receive a pop-up notification “invalid card data”. Please re-enter your card information correctly.

6. Why isn't my card data being reflected after scanning the card?

If the scan is unsuccessful, please input your card details manually to proceed with the setup.

7. Who is eligible to use Apple Pay service?

All KFH – Egypt customers who own Apple devices

8. Which devices support Apple Pay?

Apple Pay works on the following devices:

- iPhone:
 - Minimum iOS Version: 17.5
 - Minimum Device Model: iPhone XS
- iPad:
 - iPad Pro, iPad Air 2, iPad mini-4, iPad mini- 3
- Apple Watch:
 - Minimum watchOS Version: 10.5
- Mac:
 - Minimum macOS Version: 14.5

9. How Can I use Apple Pay?

- Apple Pay is compatible with various Apple devices, provided they meet the minimum software and hardware requirements
- On iPhone (XS or later): Double-click the side button, authenticate via Face ID or your passcode, then hold the top of your iPhone near the contactless reader until you see "Done."
- On Apple Watch: Double-click the side button and hold the watch face near the point-of-sale terminal until you feel a gentle tap.
- In-App and Online Payments:
 - Look for the Apple Pay button at checkout when using your iPhone, iPad, or Mac.
 - Tap the "Buy with Apple Pay" button.
 - Follow the on-screen instructions to verify your order.
 - Confirm your payment:
 - iPhone/iPad: Use Face ID, Touch ID, or your passcode.
 - Apple Watch: Double-click the side button.
 - Mac: Use Touch ID or follow the prompts on your connected iPhone/Watch.
 - A "Done" checkmark will appear once the transaction is successful.

10. How can I add my bank card to the Apple Watch?

- By logging into the KFH mobile banking application and clicking on the card that you wish to add to the Apple Watch through the Add to Apple Wallet button, and then completing the steps that will appear to you.
- Through Apple Wallet directly by entering the card data manually or scanning the front side of the card through the camera and then follow the steps that instructed on Apple Wallet.

- Via Apple Wallet: Tap the + icon to add your cards. Locate and select the KFH – Egypt mobile banking icon, then enter your username and password. Your eligible cards will be displayed automatically, allowing you to add them without manually entering card details.

11. In what ways is Apple Pay more secure than a physical card?

Apple Pay enhances your financial privacy by utilizing a unique 'Device Account Number' instead of your actual card details during transactions. This ensures your sensitive information is never shared with merchants. Additionally, every payment requires your personal authorization via Face ID, Touch ID, or a passcode, providing a multi-layered defense against unauthorized use

12. How many cards can be added to the device?

For devices running iOS 17.5 or later, there is no longer a maximum limit on the number of cards you can add to your Apple Wallet

13. What is a One-Time Passcode (OTP), and why is it necessary for adding my card to Apple Wallet?

To safeguard your account, a One-Time Password (OTP) will be sent via SMS to your registered mobile number. Please enter this code into the designated field to verify your identity.

14. What does it mean if the app requests that I contact the bank to complete my card registration?

For your protection, card activation must be finalized through our call center. Once the process is initiated, a representative will confirm your identity via a secure phone call.

15. What happens if I enter an incorrect OTP multiple time?

Please note that if verification is unsuccessful, the card addition feature will be temporarily locked for 24 hours. You may attempt to add the card again once this period has ended. Additionally, you may call our contact center on 19072 to request a CVV trials reset

16. Can I pause the verification process and return to complete it later?

Yes, you can return to the Apple Wallet app at any time to finish the setup. Simply select your card and choose your preferred verification method. Please note that the card will remain inactive and cannot be used for transactions or set as your default card until the verification process is fully completed

17. How to enable Transaction Notifications?

- Open the Apple Wallet app.
- Tap the card you wish to manage.
- Tap the More button (the three dots in the top corner).
- Select Transaction Notifications.

- Switch the toggle to Enable.

18. Will I get a notification for declined transactions?

Yes, you will get notifications for both declined and successful transactions.

19. Can I add other bank cards to Wallets?

Yes, provided that your bank supports Apple Pay

20. Can I add my card to more than one device?

You can register a single card on up to ten different Apple devices simultaneously.

21. Is Apple Pay compatible with non-Apple devices?

No. Apple Pay is an exclusive service designed specifically for Apple devices and cannot be used on other platforms or operating systems.

22. Can I use Apple Pay to shop online?

Yes. Apple Pay is available for in-app and website purchases. Simply look for the "Pay with Apple Pay" button at checkout to complete your transaction securely.

23. How can I choose which card to use for my transactions?

- By default, Apple Pay uses the first card you registered. This remains your primary payment method unless you manually select a different card in your Wallet settings.
- To change your default card:
 - o iPhone XS or later models: Double-click the side button. When your default card appears, tap it, then select another card. Look at your iPhone to confirm your identity using Face ID, then hold the top of your device near the point-of-sale terminal.
 - o Apple Watch: Double-click the side button. When your default card is displayed, swipe left or right to choose another card. Hold your watch near the point-of-sale terminal.

24. What is the procedure if my physical card is lost or stolen?

In case your card is lost, please contact us immediately on 19072. We will deactivate your physical card and issue a replacement. While your digital token (Apple Pay) will remain active for your convenience, you may request to suspend it as well by notifying the bank representative during your call.

25. Can I still use Apple Pay if my physical card has expired?

Your digital token will be active.

26. Can Apple Pay be used for ATM cash withdrawals?

No. Currently, Apple Pay is supported only for in-store and online purchases. ATM cash withdrawals are not available currently.

27. Why am I seeing "Previous Cards" in my Apple Wallet?

These are cards that were previously linked to your device but have since been removed. Apple Wallet saves them in a "Previous Cards" list to make it easier for you to re-add them in the future if needed.

28. Why am I getting an "Invalid Card Data" message?

This error indicates that the information provided does not match your card details. Please try again, ensuring that the card number, expiry date, and CVV (the 3-digit security code) are entered exactly as they appear on your card.

29. What is the spending limit for Apple Pay?

Your Apple Pay transactions are generally subject to the same daily spending limit as your physical card. However, to ensure your account's safety, the bank may occasionally apply specific limits to Apple Pay transactions in accordance with our security protocols. Any amendments to the limits will be published in the 'Tariff' section of the website.

30. Will I still earn rewards when using Apple Pay?

Yes. Transactions made via Apple Pay are eligible for rewarding points, in accordance with the standard terms and conditions in this regard.

31. What steps should I take if my device is lost or stolen?

Please contact us immediately at 19072 so we can deactivate your cards within Apple Pay. We also strongly recommend using Apple's "Find My" service. Through iCloud, you can locate your device, remotely lock it, or delete your payment tokens to prevent unauthorized use.

32. Can I pay in installments for purchases made via Apple Pay?

Currently, the Easy Payment Plan (EPP) is not available directly at the point of sale when using Apple Pay.

33. Can I monitor my recent Apple Pay transaction on my device?

Yes. You can view your 10 most recent transactions directly within the Apple Wallet app. Simply select your card to see your latest payment history.

34. Does Apple Pay require my card PIN at checkout?

No. One of the benefits of Apple Pay is that it uses built-in biometric security. By using Face ID, Touch ID, or your passcode, you can securely authorize any transaction amount without needing to enter your card's physical PIN.

35. How will I receive confirmation of a successful transaction?

Once your payment is processed, a "Done" checkmark and confirmation will appear on your device screen. You will also continue to receive your standard SMS transaction alerts at the mobile number registered with the bank.

36. Are there any applied fees for using Apple Pay?

The service is free for KFH -Egypt customers.

37. Which payment cards can I register for in Apple Pay?

All card types include Visa and Meeza.

38. Does the card image in Apple Pay need to match my physical card?

While the digital card image may not be an identical replica of your physical card, it is designed for easy identification. Rest assured, any visual differences do not affect the functionality or security of your card within Apple Pay.

39. Will my Apple Pay cards automatically transfer if I upgrade to a new device?

No. For security reasons, payment cards are not automatically transferred between devices. You will need to manually add and verify your cards on your new device to continue using Apple Pay.

40 . Why does the "Add to Apple Wallet" option still appear after I have already added my card?

This button remains visible if you have other paired devices—such as an Apple Watch, iPad, or Mac—that are not yet linked to the card. Once the card is successfully added to all your connected devices, the status will update to "Added to Apple Pay”

41 . How can I remove a card from Apple Pay?

From the Wallet App:

- Access the specific card details.
- Tap the Info (...) icon.
- Select Remove Card.
- Via Device Settings:
 - Open the Settings app and select Wallet & Apple Pay.
 - Choose the card you wish to delete and tap Remove Card.

Remote Removal (Find My):

- Log in to Find My via iCloud.com.

- Under My Devices, select the specific device.
- Click Remove next to the card you want to delete.

Via iCloud Settings:

- Go to Settings and select My Devices.
- Select your device and tap Remove next to the desired card.

42 . Will my cards be removed if I unpair my Apple Watch from my iPhone?

Yes. For your security, unpairing an Apple Watch automatically removes all payment cards stored on that specific device. Please note that cards must be added and verified individually for use on the Apple Watch.

43 Does deleting a card on my iPhone affect my Apple Watch?

No. Your iPhone and Apple Watch use separate digital tokens for the same card. Deleting the card from one device does not automatically remove it from the other.

44 . Can I re-add a card to Apple Pay after I have deleted it?

Yes, you can add a card back at any time. Please note that you will need to complete the standard bank verification process again, just as you did during the initial setup.

45 . Why does my iPhone show a “Done” checkmark if the merchant terminal says the payment was declined?

The "Done" message on your iPhone simply confirms that the payment request was successfully sent from your device to the terminal. However, the terminal may still reject the transaction due to external factors such as insufficient funds, card network issues, or merchant connectivity problems. If this occurs, please contact the bank to verify your account status.

46 . What should I do if I receive the message: "Card Not Added – Contact Your Issuer"?

This message generally points to a specific issue with your card or bank account. For security reasons and further assistance in resolving this, please contact the bank directly.

47 . What are the steps for refund?

- Contact the Merchant: Reach out to the merchant where you made the purchase and request a refund. Provide them with your order number, transaction details, and the reason for the refund.
- Merchant’s Process: The merchant will process your refund request and initiate the process with their payment processor.
- Apple’s Role: Refund Processing: Once the merchant confirms the refund, Apple’s payment system will process the refund.

- **Timeframe:** The time it takes for the refund to appear in your account can vary depending on the merchant. It typically takes a few business days. Yes, typically, if a card was removed from a device, you would need to re-add it. You can usually do this through the mobile wallet app, but you'll need to verify your identity with your bank.

48 . Do the cards added to iPhone will not be added to watch automatically?

Yes, you will need to add cards to watch directly.

49 . Can I reactivate cards on a recovered device?

If you find a lost device, you can use your cards again by re-adding them to your mobile wallet. You will just need to complete a quick identity verification with your bank during the process."

50 . When I started adding my cards to the wallet, but I found KFH - Egypt Icon, when I clicked on it, I was asked to add my username and password, what does this mean?

KFH – Egypt icon is linked to the KFH Mobile Banking Egypt App. This offers an alternative way to add your cards to Apple Wallet. When you click on the icon and enter your Mobile passcode, the Wallet automatically detects any eligible cards that haven't yet been tokenized. These cards will be displayed, allowing you to add them directly without manually entering your card details. This is subject to at least logging in Once with your account credentials on KFH – Egypt Mobile banking application.

51 . How to get the SEID (Secure Element ID)?

For iPhone:

1. Open Settings: Open the Settings app.
2. Go to General: Scroll down and tap "General."
3. Open About: Tap "About."
4. Locate SEID: Scroll down to find the SEID.
5. Share SEID: Tap and hold the SEID to copy it.

For Apple Watch:

1. Open the Watch App: Open the Watch app on your paired iPhone.
2. Go to General: Tap "General."
3. Open About: Tap "About."
4. Locate SEID: Scroll down to find the SEID.
5. Share SEID: Tap and hold the SEID to copy it.

For iPad:

1. Open Settings: Open the Settings app.
2. Go to General: Tap "General."

3. Open About: Tap “About.”
4. Locate SEID: Scroll down to find the SEID.
5. Share SEID: Tap and hold the SEID to copy it.

For Mac:

1. Open System Settings/Preferences: Click the Apple menu in the top-left corner and select “System Settings” (or “System Preferences” on older macOS versions).
2. Go to Wallet & Apple Pay: Select “Wallet & Apple Pay.”
3. Locate SEID:
 - For a specific card: Select the card. The SEID might be displayed in the card details.
 - For the device itself: Check the “About This Mac” section for the SEID in the device information. This will show the SEID of the Mac’s T2 chip (or Apple silicon equivalent), which handles security.
4. Share SEID: Highlight and copy the SEID.