

# Wallet and Apple Pay

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## The Wallet app

1. Apple's goal: Let the iPhone replace your wallet
2. What's in your wallet?
  - 2.1. Cash
  - 2.2. Credit cards
  - 2.3. ATM/debit card
  - 2.4. Medical ID cards
  - 2.5. Business cards
  - 2.6. Gift cards
  - 2.7. Tickets
  - 2.8. Discount coupons
  - 2.9. Airline boarding passes
  - 2.10. Hotel membership cards
  - 2.11. Reward cards
  - 2.12. Proof of auto insurance
  - 2.13. Public transit cards
  - 2.14. Driver license
3. Apple Pay cards
  - 3.1. Credit, debit, stores, transit, pre-paid, Apple Cash
4. Passes
  - 4.1. Boarding passes, movie and event tickets, coupons, reward cards, ID cards, etc.

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## About Apple Pay

5. Use Apple Pay with contactless readers at stores, restaurants, ATMs, etc.
6. Credit/debit card info is stored on a secure enclave on your iPhone, iPad, and Apple Watch



7. The device takes the place of the physical card
8. Face ID, Touch ID, and the Watch passcode and wrist detection (Watch > Settings > Passcode) validate the transaction
9. The device transmits a one-time code to the contactless reader
10. The credit card account number never leaves your device, and the physical card never leaves your wallet

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## **Add a card to the Wallet app on iPhone**

11. Tap Wallet, then tap the + button to add a card, then tap Continue
12. Hold your card up to the rear-facing camera, positioning it in the frame
13. Add the CVV security code and any other info that is requested
14. Follow the bank instructions. It may ask you to verify the card via email, text message, or a phone call
15. If you have cards associated with your Apple ID or that you use on other devices, enter the CVV number for each card
16. The first card added is the default card. To change the default card:
  - 16.1. Touch and hold the new default card and drag it to the top of the stack
  - 16.2. Reposition other cards in the same way

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## **Add a card to Apple Watch**

17. On your iPhone, tap Watch
18. Tap My Watch

19. Tap Wallet & Apple Pay
20. Tap Add next to the card you want to add to the Watch, then enter the card's CVV number
21. Follow the bank instructions. It may ask you to verify the card via email, text message, or phone call
22. For new cards, tap Add Card, and follow the on-screen directions

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## **Add a card to iPad**

23. Tap Settings
24. Tap Wallet & Apple Pay
25. Tap Add next to the card you want to add to the iPad, then enter the card's CVV number
26. Follow the bank instructions. It may ask you to verify the card via email, text message, or phone call
27. For new cards, tap Add Card, and follow the on-screen directions

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## **Using Apple Pay (for purchases or at ATMs)**

28. iPhone X and later (no home button)
  - 28.1. Double-click side button
  - 28.2. Authenticate with Face ID or your passcode
  - 28.3. Tap default card then tap a different card to choose it
  - 28.4. Position top of iPhone near contactless reader until you see Done and a checkmark on the screen

29. iPhone 8 and earlier (home button)

29.1. Rest your finger on Touch ID sensor

29.2. Tap default card then tap a different card to choose it

29.3. Position top of iPhone near contactless reader until you see Done and a checkmark on the screen

30. Apple Watch

30.1. Double-click side button (swipe to change cards)

30.2. Hold Watch near contactless card reader until you feel a tap and hear a beep that confirms payment

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**Using Apple Pay within apps and online with Safari**

31. There is no Wallet app, but you can use Apple Pay in apps or on websites via Safari that support Apple Pay

32. Tap or click the Apple Pay button to begin process

33. Use iPhone, iPad, and Apple Watch to pay in the usual way (with Face ID, Touch ID, or the side button)



34. Mac

34.1. Set up on your iPhone. There is no Wallet app, but you can use Apple Pay in apps or on websites via Safari that support Apple Pay

34.2. Macs with Touch ID can be used to authenticate with Apple Pay, otherwise authenticate using your nearby iPhone or Apple Watch

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**Using a rewards card with Apple Pay**

35. From the App Store, download the store's app

36. Log in with your account

37. Add the rewards card to Apple Wallet

38. Open Wallet and tap to select your card

39. Hold your device near contactless reader

40. Apple Pay will then switch to your default card for payment

41. To have the rewards card appear automatically when you're in the store, tap the More button (...) on the card, then turn on Automatic Selection.



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## Apple Card

42. A new credit card from Apple and Goldman Sachs

43. No fees and daily cash back—3% on all purchases from Apple, 2% on all other Apple Pay purchases, 1% on purchases with the physical card

44. 3% cash-back benefit from some other vendors (Uber, Walgreens)

45. Titanium card with your name, chip, magnetic stripe only. No number, CVV, or signature line

46. Apply in the Wallet app (tap the + button) or at [apple.com/apple-card](https://apple.com/apple-card)

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## Apple Cash

47. Use with Apple Pay or as an easy way to send and receive money with other Apple Cash users in the United States

48. Similar to PayPal, Venmo, and Zelle

49. No fee to send, receive, or request money using Apple Cash

50. Daily cash from Apple Card goes to Apple Cash

51. Tie to your debit card in Wallet (which is linked to a bank account) to Apple Cash
52. Set up Apple Cash on iPhone, iPad, Apple Watch
  - 52.1. Apple ID two-factor authentication must be turned on
  - 52.2. Tap Settings > Wallet & Apple Pay > Apple Pay Cash and follow directions
  - 52.3. Add a debit card to Apple Cash to send money from your bank account with no fees
  - 52.4. Tap the Apple Cash card and tap Verify Identity and provide typical information (name address, birthdate, last four digits of your social security number, driver license image)
53. Use Apple Cash on iPhone, iPad, and Apple Watch
  - 53.1. Apple Cash can be set up as default card for Apple Pay or to pay your Apple Card balance
  - 53.2. Use Messages for person-to-person transfer of money
    - 53.2.1. Tap Messages
    - 53.2.2. Address the message
    - 53.2.3. Tap the Apple Pay button
    - 53.2.4. Tap to set a dollar amount
    - 53.2.5. Tap Request or Pay
    - 53.2.6. Add a comment if you like, then tap the Send button
  - 53.3. Or, particularly on Apple Watch, use Siri: “Hey Siri, send George Washington \$10.”
  - 53.4. Cash you send will be deducted from your Apple Cash card; cash you receive will go to your Apple Cash card.

53.5. To add money or transfer money to your bank:

53.5.1. Tap Wallet

53.5.2. Tap Apple Cash card

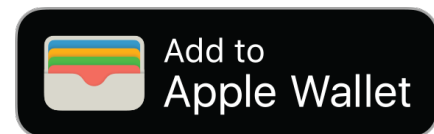
53.5.3. Tap the More (...) button

53.5.4. Tap Add Money or Transfer to Bank to move money between your Apple Cash card and your bank account

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## Passes

54. Boarding passes, tickets, coupons, etc. are usually available in an app, an email, on a website, or via a QR code



54.1. Look for Add to Apple Wallet badge

55. Tap More button, then tap Share Pass to share a pass with others

56. Touch and hold to rearrange the passes; the pass order is updated on all devices signed into iCloud with the same Apple ID

57. If a notification for a pass appears on the lock screen, tap it to open the pass and present the QR code or bar code to the reader. Some passes may be contactless.

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## Wallet & Apple Pay settings

58. Tap Settings > Wallet and Apple Pay

58.1. Turn Apple Cash on or off

58.2. List of payment cards; tapping one shows its settings

58.3. Double-click home/side button to get cards and passes ready for use

58.4. Express transit cards work without authentication; sorry, not in the Bay Area yet

58.5. Transaction defaults (payment card, shipping address, email, and phone number)

58.6. Switch to allow/disallow payments on a Mac

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## Card and Pass settings

59. Settings will vary based upon the type of card and pass you are viewing

60. Tap a card, then tap the More button (...) to see its settings

60.1. Important settings for cards: Automatic selection, notifications, transaction history

60.2. Important settings for passes: Automatic updates, automatic selection, notifications, suggest on lock screen, share pass, remove pass

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## Help!

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62. Apple: <https://www.apple.com/apple-pay/>

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