

Apple Pay FAQs

SET UP APPLE PAY WITH CHINABANK CARD

1. Which Chinabank cards can I use with Apple Pay (add to Apple Wallet)?

Now you can add your Chinabank credit and debit cards to Apple Wallet – including physical and virtual cards, primary and supplementary card. Please note that Landers Executive Visa Signature Cards are not eligible for Apple Wallet.

2. Are there any conditions to meet to be able to add card to Apple Wallet?

You need to ensure the following conditions to add card to Apple Wallet:

- You are an eligible Cardholder of Chinabank,
- You have registered your phone number and email address to receive OTP from Chinabank,
- Your card used to add to Apple Wallet must be in valid and active status.
- You have a compatible Apple Pay device. For a list of compatible Apple Pay devices, see support.apple.com/km207105.

3. Does Chinabank charge anything to use Apple Pay?

No. Chinabank does not charge a fee for customers to use Apple Pay.

4. How do I add my Chinabank card to Apple Wallet?

- Using the My CBC app: Log in using biometrics or password. From the Card Hub screen, select the card you want to add, then tap "Add to Wallet." You'll be redirected to Apple Wallet to complete the setup by following the on-screen instructions.
- Using Apple Wallet App: Tap Add Card, then either scan your card or manually enter your card information (e.g. card number, cardholder name, expiration date, CVV) as prompted and follow the steps to complete adding card to Apple Wallet.

5. Which devices work with Apple Pay?

- Requires iPhone 6 or later with iOS 12.5.2 or later. Available on Apple Watch Series 4 or later with watchOS 9.0 or later. Apple Watch must be paired with an iPhone 8 or later.

Features are subject to change. For more information, see <https://www.apple.com/ph/ios/feature-availability/#apple-wallet-apple-pay>

6. How can I know I have added my Chinabank card successfully to Apple Wallet?

You can make sure your card has been added to Apple Wallet successfully if:

- Your card art appeared on Apple Wallet app screen,
- You have received notification (SMS or App notification) from Chinabank to confirm that your card has been added successfully to Apple Wallet.
- The Apple Wallet app indicates that "<card product>" is ready for Apple Pay.

7. Why cannot I add my card to Apple Wallet?

Please refer to some following reasons:

- You have inputted wrong card information; or

- Your card information is not valid (non-eligible card product, card is locked, expired card...); or
 - Your Apple device may not be supported or not running the supported OS version.
 - Your card is a Landers Executive Visa Signature Credit Card, which is not eligible to be added to Apple Wallet.
8. What should I do if I receive notification “Your card has not added successfully to Apple Wallet” from Chinabank?
- If the reason relates to wrong card information: recheck your card information carefully
 - If the reason relates to card status/card validity or high-risk device: please contact Chinabank Customer Contact Center at [+632 888-55-888](tel:+63288855888) or go to nearest Branch of Chinabank to be supported.
9. I’m receiving an SMS from Chinabank saying, “Complete your provisioning transaction with card <card number> to enjoy a quick, secure and private payment method with Apple Pay”. What does this mean?
- In case you have not completed your provisioning transaction, or your transaction was not successful, Chinabank will send you this message to remind you to complete the transaction.
10. How do I remove card from Apple Wallet?

To remove a card, on iPhone, open the Wallet app, select the relevant card and then tap the symbol  to see all the card details, then scroll down and select Remove card.

For more details, please refer to Apple’s instruction here: <https://support.apple.com/HT205583>

11. Can I add a card again if deleted once?
- Yes, an eligible card that has been removed from Apple Wallet can be added back again.
12. Does removing a card from iPhone affect the card on Apple Watch when it’s paired to the same phone?
- No, it’s treated as two separate tokens.
13. If my Apple Watch is not paired with my iPhone anymore, will the card on Apple Watch be deleted?
- Apple Pay on the Apple Watch is set up through the Apple Pay Watch app on an iPhone paired to the Apple Watch. So, card added to Apple Watch will be removed if Apple Watch is not paired to iPhone.

USING APPLE PAY

14. Where can I use Apple Pay?

You can use Apple Pay wherever contactless payments are accepted or you see the contactless symbol, or Apple Pay logo below.



For more details, you can make secure purchases in stores, within selected apps and on participating websites.

15. How do I use Apple Pay for my purchases in stores? In apps?

For in-store purchases, simply double-click the side button on your iPhone, authenticate using Face ID, Touch ID, or your passcode, then hold your iPhone near the contactless payment terminal to complete the transaction.

Click here <https://support.apple.com/HT201239#stores> to learn how to pay in stores.

Click here <https://support.apple.com/HT201239#inapp> to learn how to pay in apps.

16. Do I need to authenticate my Chinabank card payment using Apple Pay?

Depend on the verification method you have set up on your device, you can authenticate your payment using Face ID, Touch ID or Passcode.

17. Is there transaction limit when using Apple Pay to make purchases?

No. there is no transaction limit when using Apple Pay. However, all purchases made through Apple Pay will still be subject to the card's available credit limit and applicable transaction limits set for the card.

18. I have made a transaction in a shop and on the terminal it says Decline, but I have seen tick mark with a 'Done' message on my phone. Did the transaction go through?

Yes, the user will see a tick mark with the 'Done' message on the iPhone regardless of whether the transaction is successful or declined. Tick mark indicates only that your digital card has been read by the payment terminal. Payment approval or decline will depend on the terminal.

19. Will I receive notification from Chinabank if my payment transaction is declined/not successful?

You will only receive notification from Chinabank (SMS, Email) for successful payment transactions.

WHAT TO DO WHEN LOSING YOUR DEVICE

20. What if my device is lost or stolen?

- Please contact Chinabank (hotline [+632 888-55-888](tel:+63288855888) or visit the nearest branch of Chinabank) at your soonest time to get support (lock or delete cards on Apple Wallet, as well as temporarily lock the access to Chinabank App), or
- Sign in to icloud.com/find using the same Apple ID you logged into your device or use "Find My" app on your other Apple devices to locate and mark the missing device as lost to remotely lock your device and disable the use of the Apple Pay function.

25. Can I resume deleted cards if I find my lost device?

When you mark your device as lost, all cards added to Apple Wallet will be suspended.

If you locate your device, you simply will need to enter Passcode to unlock the device, then you will be asked to enter password for Apple ID to re-activate the suspended cards. If you have erased your device completely, then you will need to add cards back in again.