

Overview

1. What is Apple Pay?

Apple Pay is a secure and easy-to-use mobile payment service which can be used to make purchases nearly everywhere. Apple Pay allows you to make in-store and online (in-app or on web) payments using your Apple devices such as iPhone, Apple Watch, iPad and Mac.

2. Which are the devices that support Apple Pay?

Apple Pay works on most iPhone, Apple Watch, iPad and Mac devices. For the latest list of eligible devices, refer to <https://support.apple.com/kb/HT208531>

3. Why should I use Apple Pay instead of my physical Credit Card/Credit Card-i?

Apple Pay makes checkout faster and easier by allowing you to make purchases with a single touch/glance using your eligible device. Also you will not need to enter PIN for transactions over RM250. You will continue to enjoy the same AmBank/AmBank Islamic Card rewards and benefits. Additionally, Apple Pay adds a level of security to your payment information.

4. Which AmBank/AmBank Islamic Cards are eligible to use for Apple Pay?

All AmBank and AmBank Islamic Credit Cards (except for AmBank UnionPay Credit Card and AmBank Debit Mastercard) are eligible to use on Apple Pay.

Getting Started

5. How can I add my AmBank/AmBank Islamic Card to Apple Pay?

You can add your AmBank/AmBank Islamic Cards to Apple Pay by scanning your Card/Card-i or entering the Card/Card-i information manually. Visit <https://support.apple.com/kb/HT204506> for steps to add your AmBank/AmBank Islamic Cards to Apple Pay for different Apple devices.

6. How can I set my AmBank/AmBank Islamic Card as the default card to Apple Pay?

If you only have one card in Apple Wallet, that is your default card. If you have multiple cards, open the Wallet App, press and hold your preferred AmBank/AmBank Islamic Card and drag it to the front of the card stack to set your AmBank/AmBank Islamic Card as the default Card. Alternatively, you can also set your AmBank/AmBank Islamic Card as the default Card in the Wallet and Apple Pay settings found in your phone settings.

7. When I add my Card/Card-i to Apple Pay, does it include both Primary and Supplementary Cards/Cards-i on the account?

No, both Primary and Supplementary Cards/Cards-i need to be added separately.

8. Can I add the same AmBank/AmBank Islamic Card to more than one device using Apple Pay?

Yes, you can add your AmBank/AmBank Islamic Card to more than one device, and up to a limit of 4 devices per Card/Card-i.

9. The AmBank Card/Card-i image on my phone does not match my physical Card/Card-i. Is there an issue with my Card/Card-i?

The AmBank/AmBank Islamic Card displayed in Apple Pay may not always exactly match your physical Card/Card-i. Your enrolment or Card/Card-i provisioning is successful if the following are displayed on the card image:

- AmBank logo/AmBank Islamic logo
- The Card Network (Visa or Mastercard)
- The last four digits of the physical Card/Card-i

10. How long will it take for my Card/Card-i to activate after adding it to Apple Pay?

Activation should be immediate but sometimes can take up to 10 minutes after the request for enrolment or Card/Card-i provisioning. If it exceeded the time stated, remove the Card/Card-i from Apple Pay and register it again. Contact our AmBank Contact Centre at 03-2178 8888 (Monday – Sunday, 7.00 a.m. to 11.00 p.m.) if you continue to face the delay.

11. How do I remove my AmBank/AmBank Islamic Card from Apple Pay?

You can remove your AmBank/AmBank Islamic Card from Apple Pay via the Apple Wallet App or from the Settings > Wallet and Apple Pay. Alternatively, you can call our AmBank Contact Centre at 03-2178 8888 (Monday – Sunday, 7.00 a.m. to 11.00 p.m.) to disable your AmBank/AmBank Islamic Card for use on a specific device. Our officer may require relevant details, such as device name, last 4 digits of Device Card Number.

Do note that your Card/Card-i will still be valid for use via other channels, including the physical card.

Security

12. Is Apple Pay secure?

Security and privacy are at the core of Apple Pay. Pls visit <https://support.apple.com/en-us/HT203027> for details.

13. What is a Device Account Number?

For enhanced security, your actual Card/Card-i number will never be stored on the device or exposed to the merchant. Your Card/Card-i number will instead be replaced by a unique digital number (i.e. Device Account Number, visible at the back of pass of the Card/Card-i in the Wallet App). This Device Account Number will then be transmitted to merchants in replace of your actual Card/Card-i number for purchases.

14. Can I call AmBank Contact Centre to add my Card/Card-i on Apple Pay, deactivate my Card/Card-i on a particular device, or reactivate a Card/Card-i?

You cannot add your AmBank/AmBank Islamic Card on Apple Pay via AmBank Contact Centre. However, our officer will be able to assist you with deactivation/reactivation of your AmBank/AmBank Islamic Card on a particular device. Please call our AmBank Contact Centre at 03-2178 8888 (Monday – Sunday, 7.00 a.m. to 11.00 p.m.) for further assistance.

15. What should I do if my device is lost or stolen?

You can go to iCloud.com or use the Find My app to remotely lock your device and Apple Pay via Lost Mode or permanently delete the card (iCloud.com only) or the contents and settings on your device including Apple Pay.

You may also contact us at our AmBank Contact Centre at 03-2178 8888 (Monday – Sunday, 7.00 a.m. to 11.00 p.m.) to suspend or remove your Card/Card-i from Apple Pay. The Device Card Number(s) of your AmBank/AmBank Islamic Card enrolled on Apple Pay on the device will be blocked. You can continue to use your Card/Card-i via other channels.

16. Does Apple have access to my AmBank/AmBank accounts?

No. Apple does not have access to your AmBank/AmBank Islamic accounts.

Payment

17. Where can I use Apple Pay?

You can use Apple Pay for in-store payments where NFC contactless payments are accepted. You can also use Apple Pay for payments in participating in-app merchants and on participating websites.

18. How do I return a purchase if I used Apple Pay to make the payment?

You will be able to return the purchased items using Apple Pay based on the store's return policy. If you return an item purchased via Apple Pay, the store may require you to tap your phone on the payment terminal to reverse the transaction.

19. Why do I see a tick mark with 'Done' on my Apple device when the terminal in the shop says the payment has been declined?

The tick mark with 'Done' means that the Apple device has passed the payment details to the terminal. Payment declined could be due to a decline by the association or the bank.

20. Is there a transaction limit when I pay using Apple Pay?

Unlike contactless/payWave transactions made using physical Credit Cards/Credit Cards-i where there is a RM250 limit per transaction or RM750 cumulative limit daily, there is no transaction limit for Apple Pay for contactless/payWave transactions. There is also no transaction limit for online payments.

Transaction limit for Apple Pay is only subjected to the credit limit of the Card/Card-i.

Account

21. How much of my available credit limit can I access when using Apple Pay?

A full amount of available credit limit is ready for you to use after your Credit Card/Credit Card-i has been added to Apple Pay.

22. How can I keep track of purchases I have made with Apple Pay?

You can view the recent transactions made with Apple Pay on your AmBank/AmBank Islamic Card in the Wallet App. Simply tap on an AmBank/AmBank Islamic Card in the app to see the Apple Pay transactions made with that said Card/Card-i. Additionally, a real-time push notification with transaction details will be sent after each Apple Pay transaction (this requires an active internet connection).

23. How can I identify Apple Pay transactions on my account?

Your transaction history on your monthly statement or AmOnline account will display the last 4-digits of the Device Card/Card-i, if the transaction has been made using Apple Pay.

24. What if my AmBank/AmBank Islamic Card is renewed close to expiration, or reissued due to reported damage?

If your physical Card/Card-i is renewed or replaced close to expiration date or where you have reported it as damaged (same physical Card/Card-i number, just new/extended Card/Card-i Expiry Date), your Device Card/Card-i in Apple Pay will be automatically updated with the new Card information. You do not need to add the new Card on to Apple Pay when you receive it.

Kindly note that this update will not apply when your physical Card/Card-i is replaced due to a reported loss, theft or unauthorized use (where for security purposes, a new Card/Card-i number will be assigned to your new physical Card/Card-i, you shall be required to add your new physical Card/Card-i to Apple Pay).

25. How do I know if my Device Card/Card-i in Apple Pay has been updated?

An SMS on new AmBank Card/Card-i provisioned/added to Apple Pay will be sent to you to notify you of the update.

26. Will I be able to make transactions with the updated Device Card/Card-i?

You can continue to make transactions through Apple Pay even without activating your renewed/replaced physical Card/Card-i. Please activate your renewed/replaced physical Card/Card-i when you receive it.

27. Will my AmBank/AmBank Islamic Card work on Apple Pay if my physical Card/Card-i is closed or blocked?

No, if your physical Card/Card-i is closed or blocked (in the event of loss/theft etc.) you can no longer use it to make payments using Apple Pay.

If you require any additional assistance with your AmBank/Ambank Islamic Card or the details of your transaction, please contact our AmBank Contact Centre at 03 2178 8888 (Monday – Sunday, 7.00 a.m. to 11.00 p.m.).

For issues relating to your Apple device or other technical queries, please contact Apple via <https://getsupport.apple.com/>