

## Frequently Asked Questions (FAQs) for Apple Pay

### 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 AmBank/ AmBank Islamic Cards?

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 Ringgit Malaysia Two Hundred Fifty (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/AmBank Islamic Credit Cards and AmBank Debit VISA Card (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?

There are 3 easy ways you can add your card:

- a. Via Apple Wallet – launch Apple Wallet, tap on the ‘+’ button, followed by either tapping the ‘Debit or Credit Card’ option or the ‘AmOnline’ logo under the ‘From Apps on Your iPhone’ and follow the on-screen instruction.
- b. Via AmOnline Banking App – launch AmOnline, navigate to your Cards section, tap on the card you want add and you will see ‘Add to Apple Wallet’ button. Tap on this button and follow the on-screen instruction. *(Applicable to Debit Cards only)*

Visit <https://support.apple.com/kb/HT204506> for steps to add your AmBank/AmBank Islamic Cards to Apple Pay for different Apple devices.

*Please note that for Option **b** to work, you must activate your AmSecure and serve the Cooling-off-Period (COP) of 12 hours.*

#### 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 AmBank/AmBank Islamic Card 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.

**9. The AmBank/AmBank Islamic Card 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. Your enrolment or card 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

**10. How long will it take for my AmBank /AmBank Islamic Card to be activated after adding it to Apple Pay?**

Activation should be immediate after the request for enrolment or card 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 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 AmBank/ AmBank Islamic Card will still be valid for use via other channels, including the physical card.

**12. What iOS version is needed for Debit Card Apple Pay?**

Debit Card Apple Pay requires iOS 26 or later on eligible Apple devices.

**13. How can I get an AmBank Visa Debit Card?**

You may apply for an AmBank Visa Debit Card through the AmOnline app.

Get the AmBank Debit Card today! Download the AmOnline App [here](#) and open a Current or Savings Account/-i now!

## Security

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

Security and privacy are at the core of Apple Pay.

Please visit <https://support.apple.com/en-gb/101554> for details.

### **15. Can I call AmBank Contact Centre to add my AmBank/ AmBank Islamic Card on Apple Pay, deactivate my card on a particular device, or reactivate a card?**

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.

### **16. 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 AmBank/ AmBank Islamic Card 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 AmBank/ AmBank Islamic Card via other channels.

### **17. Does Apple have access to my AmBank/AmBank Islamic accounts?**

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

## Payment

### **18. Where can I use Apple Pay?**

You can use Apple Pay for in-store payments where Near Field Communication (NFC) contactless payments are accepted.

You can also use Apple Pay for payments in participating in-app merchants and on participating websites.

### **19. 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.

### **20. 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 payment association (ie. Visa or MasterCard) or the bank.

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

For my AmBank/AmBank Islamic Credit Cards, unlike contactless/payWave transactions made using physical cards where there is a Ringgit Malaysia Two Hundred Fifty (RM250) limit per transaction, there is no transaction limit for contactless/payWave transactions made via Apple Pay. Transaction limit for Apple Pay is still subjected to the credit limit of the Card/Card-i Account

As for my AmBank Debit Card, there is also no limit of Ringgit Malaysia Two Hundred Fifty (RM250) like contactless/payWave transactions made using physical cards where PIN entry is required. However, there is a default daily cumulative purchase limit (online purchases inclusive) of Ringgit Malaysia Five Thousand (RM5,000). Once this limit is reached, any further transactions will be declined. You may update this limit at our ATM, or walk-in to any AmBank Branch or call our AmBank Contact Centre, or using our AmOnline App or Web channel (Refer to Question 23).

**22. 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.

**23. 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.

*Note: You will not see transactions made with your physical AmBank/AmBank Islamic Card. Apple Pay transactions will appear on your monthly card statement as your other regular physical card payments.*

**24. Will my physical AmBank/AmBank Islamic Card still work on Apple Pay if it is cancelled or blocked?**

If your physical card is cancelled 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.).

**25. How can I change my Debit Card daily purchase limits using AmOnline (App or Web) and what is the maximum allowable daily purchase limit?**

- Via AmOnline (App)  
Go to AmOnline app → Account → Cards → select your card → Manage → Set Card Limit.
- Via AmOnline (Web)  
Go to AmOnline web → Debit Cards → select your card → Settings → Set Card Limit.

And the maximum allowable purchase limit is RM10,000

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