All you need to know about OCBC Apple Pay

About Apple Pay

1. **What is Apple Pay and can I participate as an OCBC Credit or Debit Card Member?**

   Apple Pay is a simple and secure way to make everyday payments.

   As an OCBC Credit and Debit Card Member, you can now use any eligible OCBC Consumer Credit or Debit Card with Apple Pay to pay on the go at merchants which accept contactless payments.

   You will receive real-time notifications and details for your purchases when you use Apple Pay on compatible Apple devices. Notifications will be sent for transactions made with Apple Pay only.

2. **Which OCBC Cards and Apple devices are eligible for Apple Pay?**

   Eligible OCBC Credit and Debit Cards that can be used with Apple Pay include Consumer Credit or Debit Cards issued by OCBC and that have not been cancelled. Corporate Credit and Debit cards are currently not supported.

   To use Apple Pay in-store, you must have an iPhone 6 or later or an Apple® Watch that is paired with an iPhone 5 or later. For in-app payments, you can use Apple Pay on iPhone 6 or later, iPad Air® 2 or iPad mini® 3.

   To learn more about how to use Apple Pay, please visit apple.com.sg/apple-pay.

3. **Where can I use Apple Pay?**

   You can use Apple Pay to make contactless payments in stores wherever you see the contactless payment accepted symbols

4. **How do I use Apple Pay?**

   Hold your phone near a contactless reader with your finger on Touch ID. You will see "Done" on the display, along with a subtle vibration and beep, letting you know your payment information was sent.

   For Apple® Watch, double click the side button and hold the display of your Apple® Watch up to the contactless reader. A gentle tap and beep confirm that your payment information was sent. Please note that the 'last transaction' seen does not necessarily mean that the transaction was successfully processed. Please validate this via the 'back of card' on your Apple Device.

5. Is my Card account number or other information being shared with Apple?

To deliver the best Apple Pay experience, we will display certain account information on your device, such as data for your recent purchases, for each Card you selected to use with Apple Pay, but not your full account information. At any time, you can turn off the display of transaction data manually within Apple Pay by adjusting the "Card Notifications" for each Card. We will never share your plastic Card number with Apple.

6. How secure is an Apple Pay transaction?

Your Card in Apple Pay is protected by "Touch ID" and/or your device "Passcode." For your security, when you make a purchase using Apple Pay, you must either use "Touch ID" or the "Passcode" for your device. All of your payment information will be encrypted in the Secure Element, a dedicated chip in your device.
As soon as you register your card to your device, Apple may access and process some of your personal information, including information about your transactions in order to provide the Apple Pay service. Apple's use of your personal information is solely governed by Apple's privacy policy.

If you have additional questions about your device's security features, visit the Apple Pay support pages at apple.com.sg/apple-pay.

Let's get started

7. How can I add my Card to Apple Pay?

To add an OCBC Credit and Debit Card on a supported Apple device, go to "Settings," open "Wallet & Apple Pay," and select "Add Credit or Debit Card." On a supported iPhone, you can also open the Wallet app to add a Card.

To add an OCBC Credit and Debit Card on Apple® Watch, you must first pair your Apple® Watch with a supported iPhone running on iOS 8.2 or later using the Apple® Watch app. Once paired, open the Apple® Watch app on your iPhone, select "Wallet & Apple Pay" and then tap "Add Credit or Debit Card."

When adding your Card, you can choose to add the Card you already have on file with iTunes or add new Cards by manually entering your Card information or taking a picture of your Card. You will always need to enter your Security Code and accept the OCBC Terms of Use for Apple Pay each time you add a Card to Apple Pay. You are also subject to Apple's own terms & conditions.

8. What is a Security Code? Why is it required?

For security reasons, you will be required to enter your Security Code when adding your Card to Apple Pay. The Security Code for your OCBC Card (Card ID or CVV) is the 3 digit, non-embossed number printed above your Card account number on the back of your physical Card.

9. I was prompted to receive a one-time Verification Code. What is this and why is it required?

For security purposes, we may ask you to enter a one-time Verification Code to confirm your identity. This code is a unique series of numbers that you will receive via SMS. If prompted, enter that code into the appropriate field to verify your account. For Apple® Watch, you will need to enter the Verification Code for the Card you are adding by going to "Wallet & Apple Pay" in the Apple® Watch app on your supported device. Please note that the SMS-OTP will be sent to the mobile number you have registered with OCBC.

Your one-time Verification Code may expire if you aren't able to enter it within 3 minutes. If you are unable to get a one-time Verification Code, please contact OCBC Contact Centre: 1800 363 3333 (24-hour) and (65) 6363 3333 if you are calling from overseas.

10. How long does it take to activate my OCBC Credit or Debit Card?

After your card is added to your mobile phone, it will be activated by the payment card network (e.g. VISA, MasterCard), and OCBC. On average, activation should take place no more than 5-10 minutes after any additional verification requirements have been met such as entering your one-time password (SMS-OTP). During that time, you will be unable to use your card for Mobile Payments.

Please note that you will need working Internet or data connection to activate your card.

11. How to set my OCBC Card as the Default Card? And how do I change to Default Card?

The first card loaded to Apple Pay will automatically become your Default Card. If you wish to change your default card, simply open Apple Wallet then tap and hold the Card you wish to set as the default. Drag the Card to the front of the stack and release. You will receive a notification confirming your new default Card setting.

12. Can I put multiple Cards on my device?

Yes. Apple allows up to 8 Cards on a device.

13. Can I put my Card on multiple devices?

Yes.

14. Once I add my Card, how can I suspend the ability to make payments or remove Cards from my device?

To remove your Card on iPhone 6 or later:
1) Go to the device "Settings" and select "Wallet & Apple Pay". You can tap on any individual Card to manage the settings associated with that Card in Apple Pay.

OR

2) Go to the "Wallet app". On the individual Card, tap the "i" to get to the back of the Card section of your device where you can manage the settings associated with that Card in Apple Pay.

   OR

3) You can also visit icloud.com/settings to remove your Card or go to Find My iPhone to temporarily suspend or permanently remove the ability to pay with your Cards on your device.

To remove your Card on Apple® Watch:
1) Go to "Wallet" on your Apple® Watch device, select your Card then hold and tap "Delete" to remove your Card.

   OR

2) You can remove your Card using the Apple® Watch app on your iPhone. Open the Apple® Watch app, select "Wallet & Apple Pay", then select your Card and navigate to the bottom and tap "Remove Card."

   OR

3) You can also visit icloud.com/settings to remove your Card on Apple® Watch.

15. Why is the card image in Apple Pay different than my physical card?

The payment card displayed in Apple Pay is at the sole discretion of OCBC and may not necessarily match that of your physical card.

Using Apple Pay

16. What is a Device Account Number and how is it different from my Card account number?

For your security, when you add your OCBC Credit or Debit Card to Apple Pay, a Device Account Number is created for that Card on that device. It is separate and unique to your device and is different from your plastic Card number. Your Device Account Number is used to make purchases with your Card using Apple Pay.

17. How will an Apple Pay transaction appear on my OCBC statement?

Transactions done on Apple Pay will be prefixed with the Device Account number found on Apple pay. E.g. -1234 Merchant xxx $10.00

18. How do I get a refund for something I purchased with Apple Pay?

We do not process refunds via Apple Pay at this point. Please kindly refer to the merchant as they may have their own refund policies,

19. What if I don't recognize the transaction that has been made?

A charge might appear on your statement that you wish to query. Just contact us and we will aim to help resolve the charge in question. For more information about the security of your OCBC Card account, visit https://www.ocbc.com/personal-banking/policies.html

20. **Do I still get rewards (for example, OCBC$ and Robs$) when I use Apple Pay? Will I also get to redeem my points?**

    Yes, you receive all of the same rewards, security and benefits of your OCBC Credit or Debit Card when you use it with Apple Pay. Please visit your Card account on ocbc.com or in the OCBC Mobile app to see your individual Card benefits.

    However, instant redemption of OCBC$ and/or Robs$ is not available.

21. **What about LinkPoints? Will I get to earn LinkPoints and redeem it when I use Apple Pay?**

    This feature is currently not available via Apple Pay. Kindly use your physical card to earn and redeem LinkPoints.

22. **I'm facing issues with my device's software or hardware. What should I do?**

    If you are having difficulty with your software or hardware, please visit Apple at apple.com.sg/apple-pay.

Managing Your OCBC Card in Apple Pay

23. **Where can I view and manage my Card in Apple Pay?**

    For iPhone 6 models or later there are 2 ways to view and manage your Cards in Apple Pay:

    1.) Via "Settings" and selecting "Wallet & Apple Pay." By tapping on an individual Card, you can view the "Transaction Display" and manage the settings associated with that Card in Apple Pay.
    2.) Via the Wallet app. When you select an individual Card, you can tap the "i" to get to the back of the Card, where you can view the "Transaction Display" and manage the settings associated with that Card in Apple Pay.

    For Apple Watch, you can view and manage your Cards on Apple Watch within the Apple Watch app on your iPhone. Simply tap on an individual Card to manage the settings associated with that Card in Apple Pay. The Apple Watch app will not display transaction details or transaction history.

24. **I'm getting notifications for my Card in Apple Pay on my device. What are these notifications and how can I turn them on/off?**

    You will receive "Card Notifications" for your OCBC Credit and Debit Card in Apple Pay on your iPhone, letting you know about purchases made via Apple Pay. You can turn your notifications on or off by adjusting the "Card Notifications" setting for

each Card within the "Wallet & Apple Pay" section of your device "Settings."

You may receive notifications on your Apple® Watch if you have a Card added to Apple Pay on your paired iPhone and have push notifications enabled.

If you do not want to receive these notifications on your Apple® Watch, visit the "Notification" section under "General Settings" in the Apple® Watch app on your supported device and unselect "Wallet & Apple Pay."

25. What are the transactions listed with my Card in Apple Pay?

OCBC has enabled Card Members to see their last 10 purchases in the "Transaction Display" of their Card within Apple Pay on their iPhones. The "Transaction Display" will show the last 10 purchases you've made with your OCBC Credit or Debit Card via Apple Pay.
You have the option to turn "Transaction Display" off when you turn off your "Card Notifications" in the "Wallet & Apple Pay" section of your device "Settings."

26. Why is the information shown in Apple Pay different from my OCBC Online Statement?

Apple Pay will only include your last 10 purchases. Please note that some of the listed transactions may be pending charges, which are temporary and are subject to change (for instance, pre-authorizations at restaurants and hotels). For all official statement information, please refer to your Card account information either on ocbc.com or in the OCBC Mobile app. If you suspect that there has been fraudulent activity on your account, please call OCBC Contact Centre: 1800 363 3333 (24-hour) and (65) 6363 3333 if you are calling from overseas.

27. Can I use my supplementary card on Apple Pay?

Yes. See eligible cards section.

28. If I receive a replacement Card, do I need to update my Card information with Apple Pay?

No. Your Device Account Number will be updated to your new Card number automatically.

29. How do I remove my Card?

You can remove your Card from Apple Pay by selecting: Settings > Wallet & Apple Pay > Select Card > Remove Card

30. My device is lost or was stolen and I want to delete my Card. What should I do?

If you believe your device or Apple Pay Card information has been lost, stolen or compromised in any way, call OCBC Contact Centre immediately at 1800 363 3333 (24-hour) or (65) 6363 3333 if you are calling from overseas.

For iPhones, you can go to "Find My iPhone" app to temporarily suspend or permanently remove the ability to make payments from your device, even if your device is offline. If you suspend your Card(s) using "Find My iPhone", you can

reactivate your Card(s) simply by unlocking your device and entering your Apple ID "Passcode" when prompted. For any supported Apple device, you can always go to icloud.com/settings, choose the applicable device and delete your Card(s).