

Apple Pay Q&A

- A. Apply and Using Apple Pay
- B. Security Information

A. Apply and Using Apple Pay

Q: Which credit cards are eligible for Apple Pay?

A: All BOC VISA and MasterCard personal credit cards (including main cards and additional cards) are eligible for Apple Pay.

Q: Can I use additional card on Apple Pay?

A: Yes.

Q: How to apply Apple Pay?

A: On iPad/ iPhone, start by opening Settings, tap “Wallet & Apple Pay”, then tap “Add Credit or Debit Card”. For Apple Watch, open the Watch app on your iPhone, tap “Wallet & Apple Pay”, then tap “Add Credit or Debit Card”. Once the card has been added to your Apple Pay Device, you can input the One Time Password which is sent by BOC Credit Card via SMS to activate the Apple Pay.

Q: Where can I use Apple Pay?

A: With Apple Pay enabled iPhone or Apple Watch, you can pay by Apple Pay at any payment amount at merchant fitted with a VISA payWave or MasterCard contactless payment reader in Hong Kong as well as worldwide. With Apple Pay enabled iPhone or iPad, you can pay by Apple Pay at any payment amount within the Apps that support Apple Pay.

Q: How to use Apple Pay in store?

A: When pay in store, there’s no need to open an app or even wake your display in your Apple Pay Device, just hold your iPhone near the contactless reader with your finger on Touch ID. Or you can double-click the Home button when your iPhone is locked to access Wallet and quickly make your purchases. To pay with Apple Watch, just double-click the side button and hold the display of Apple Watch up to the contactless reader.

Q: How to use Apple Pay within Apps?

A: On iPhone and iPad, you can use Apple Pay to pay with a single touch within apps. Checking out is as easy as selecting Apple Pay and placing your finger on Touch ID.

Q: Is there any preset transaction limit for Apple Pay?

A: The transaction limit for Apple Pay shall refer to the credit limit of your credit card account.

Q: Will Apple Pay transactions appear on my monthly statement?

A: Yes, transactions made through Apple Pay will be posted into the your credit card account, and can be viewed on the monthly statement.

Q: Where can I view my Apple Pay transaction?

A: You can view last 10 submitted transactions by selecting the card at “Settings” > “Wallet & Apple Pay”. Apple Pay transactions will be recorded on monthly statement; you may also access the Apple Pay transactions through internet banking or mobile banking. All Apple Pay transactions will be indicated with an “##” in the transaction description.

Q: Will I earn gift points when I use Apple Pay?

A: Yes, you can earn Gift Points upon spending with Apple Pay. Please refer to Instant Rewards Terms and Conditions for details.

Q: Where can I view and manage my cards information in Apple Pay?

A: You may go to “Settings” > “Wallet & Apple Pay”. By tapping on an individual card, you can view and manage the settings associated with that card in Apple Pay.

Q: How do I remove the Apple Pay card information?

A: You can remove your Apple Pay card through “Settings” > “Wallet & Apple Pay”, then select the card you want to remove, and tap “Remove Card” on the bottom of the page.

Q: If I receive a replacement or renewal card, do I need to update my card information with Apple Pay?

A: You have to delete the information of your previous card in Apple Wallet, and re-register Apple Pay with the replacement card or renewal card.

Q: How to set BOC Credit Card as default card of Apple Pay?

A: You can add your BOC credit card to Apple Pay. The first card you load into Apple Pay of your Apple Pay Device will automatically become your default card.

Q: How do I change my BOC Credit Card as default card of Apple Pay?

A: The first card you load will automatically become your default card, you may also change your default card.

(1) On iPhone

Open Apple Wallet, tap and hold the BOC Credit Card you want to set as default and drag it to the front of the stack.

(2) On iPad

Go to “Setting”> “Wallet & Apple pay” > “Default Card”, then select the BOC Credit Card to complete the setting.

Q: Can I continue to use Apple Pay after changing to another Apple Pay Device?

A: Yes, you simply open “Setting”> “Wallet & Apple pay” at your new Apple Pay Device and click “Add Credit or Debit Card”, then add card to it with the new Apple Pay Device. The cardholder can continue to use Apple Pay.

B. Security Information

Q: Is Apple Pay secure?

A: When you use BOC Credit Card to apply Apple Pay through your Apple Pay Device, a unique Device Account Number is assigned, encrypted, and securely stored in the Secure Element, a dedicated chip in iPhone, iPad, and Apple Watch. When you make a purchase, the Device Account Number, along with a transaction-specific dynamic security code, is used to process your payment. So your actual credit card numbers are never shared by Apple with merchants or transmitted with payment. And unlike credit cards, on iPhone and iPad every payment requires Touch ID or a passcode, and Apple Watch must be unlocked — so only you can make payments from your Apple Pay Device.

Q: What action should I take if my Apple Pay device is lost?

A: you may go to “Find my iPhone” app or iCloud.com to temporarily suspend or permanently remove the ability to make payments from your Apple Pay device. Also, you should immediately contact us to report the loss of your Apple Pay device.

Q: What action should take when BOC Credit Card is found lost?

A: Please call our 24 hour Lost card Reporting Hotline: (852) 2544 2222 to report the loss of BOC Credit Card. We will assist you to block the cards of the lost BOC Credit Card. You should also delete the related card information at your Apple Pay Devices.