1. What is Apple Pay?

Apple Pay lets you use your compatible iPhone, Apple Watch, iPad and Mac to securely pay with your Maybank Mastercard and Visa credit and debit cards in store, within app and on the web with Safari. Apple Pay supports both Near Field Communication (NFC) and supports E-Commerce transactions via the Safari Web Browser.

2. How secure is an Apple Pay transaction?

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

3. Which devices can I use Apple Pay with?

- Compatible iPhone models: iPhone models with Face ID, iPhone models with Touch ID, except iPhone 5s
- Compatible Apple Watch models: Apple Watch Series 2 and later
- For iPad and Mac, please visit https://support.apple.com/en-us/HT208531

4. Currently I have registered my Maybank Cards with Samsung Pay, can I register for Apple Pay as well?

Yes, you can. Samsung Pay and Apple Pay are two different wallets.

5. Which Maybank Cards are eligible to be added to Apple Pay?

All personal Singapore issued Maybank MasterCard and Visa Cards.

6. How do I add my card to Apple Pay?

For iPhone
Refer to Apple Pay page on maybank.sg/applepay

For Apple Watch
- You'll need to pair your compatible iPhone with your Apple watch
- Open the Watch app on your iPhone
- Tap Wallet & Apple Pay
- Tap Add Card and follow the prompts

Note: Ensure the card number, expiry date, CVC and name match with your physical card. You can change any scanned details that were incorrectly pre-populated or scanned by the Wallet App.

Via the Maybank2u Singapore Mobile Banking app on iPhone
- Open the Maybank2u Singapore Mobile Banking app
- Access the 'Maybank2u' section
- Go to the Card's dashboard
- Select the Card that you want to add to the Apple Wallet
- Tap 'Add to Apple Wallet' and follow the prompts

7. If I have added my Maybank Card successfully to Apple Pay, can I still add it again?

Your card may appear under the list of Eligible Cards in Maybank2u Singapore Mobile Banking app but you will not be able to add the same card to Apple Pay again and will encounter an error message "This Card is Already In Wallet". However, you can still make a payment with Apple Pay.

8. What is the difference between adding my eligible card via the Maybank2u Singapore Mobile Banking app and the Apple Wallet App?

When you add your Maybank Card on Apple Wallet App via the Maybank2u Singapore Mobile Banking app, your card's credentials will be automatically transferred to Apple Wallet App without the need to enter it manually.

Note: Only registered Maybank Cards are displayed in the Maybank2u Singapore Mobile Banking app.

9. Can I add multiple cards to Apple Pay on my device?

Yes, you can add multiple Maybank cards to Apple Pay on compatible devices. You can set one of your cards as default card which will be displayed for use automatically. If you have multiple cards and want to use a different card than the default card, tap screen to select your desired card, authorize and pay.

10. Can I add the same card to both iPhone and Apple Watch?

Yes, you can add your eligible Maybank Card to multiple Apple devices.

11. Can I add the same Maybank Card on more than one device using Apple Pay?

Yes, you may enrol your Maybank Card up to 16 devices.

12. If I have received a newly issued Maybank Card, do I need to enrol the card in my existing Apple Pay?

Yes, the process for enrolling a new card is the same as per Question 6.

13. How do I set my default card in Apple Pay?

The first card added to Apple Wallet is the default card. If you add more than one card, you can change the default card at any time, the process is slightly different for each device.

iPhone or iPad
- Go to Settings > Wallet & Apple Pay, scroll down to Transaction Defaults
- Tap Default Card and choose a new card
Or
- Open Wallet App
- Tap and hold the desired card, drag to the top of the stack

Apple Watch

- On the iPhone, open the Apple Watch app, and go to the My Watch tab
- Scroll down and tap Wallet & Apple Pay > Default Card and choose a new card

Mac with Touch ID
- Go to System Preferences > Wallet & Apple Pay
- Choose a new card from the Default Card pop-up menu

14. When I add my card on Apple Pay, does it include both primary and supplementary card on the account?

No, supplementary cards need to be added separately.

15. Can my supplementary cardmember add their card to Apple Pay?

Yes, your supplementary cardmember can add their card to Apple Pay. The primary and supplementary cardmember must have activated their cards, before the supplementary cardmember can add their card to Apple Pay.

16. I have an issue adding my Maybank Card to Apple Pay. How do I go about?

Apple Pay requires an active internet connection / mobile data connection when adding a card. Verify that you are connected to the internet via a Wi-Fi network or your mobile data connection. For any Maybank Card related issues, please contact our toll-free number at the reverse side of the card for further clarification.

Also please check to see if you are logged into the device with your Apple ID, logged into iCloud, Face ID / Touch ID / Passcode is set or Apple Wallet app has permission for mobile data.

17. How do I make a payment with Apple Pay?

You can pay with Apple Pay anywhere contactless payments are accepted, with your iPhone or Apple Watch. You will need to authenticate with either Face ID, Touch ID or your device passcode. Make sure you do not share your device passcode with anyone else or let anyone register their face or fingerprint on your device, as that person will be able to make Apple Pay payments and you will be responsible for their use of your card.

You can also use Apple Pay to make in-app payments and pay online in Safari with your eligible Maybank Cards.
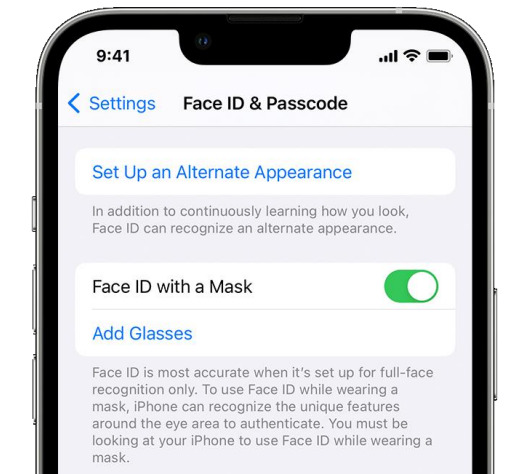
Contactless Payment in store using Face ID
- To pay using Face ID and your default card, double-click the side button, glance at your iPhone to authenticate with Face ID. Once authenticated, you then have 60 seconds to make the payment using the device.
- Hold the top of the iPhone near the contactless reader until you see 'Done' and a checkmark on the iPhone.
- If you're wearing a face mask or potentially other face coverings, Face ID with a mask can analyze the unique characteristics around your eyes. When using Face ID with a mask, you can

still use Face ID to authenticate apps, unlock your iPhone, and use Apple Pay. This feature is available on iPhone 12 and later with iOS 15.4 and later.

How to set up Face ID to work with face masks

I. Make sure it is iPhone 12 and later with iOS 15.4 and later.

II. Open Settings, then tap Face ID & Passcode.

III. Scroll down and turn on Face ID with a Mask.

IV. When prompted, tap Use Face ID with a Mask. Follow the onscreen instructions to set up Face ID using the same face scan process.

Contactless Payment in store using Touch ID

- To pay using Touch ID and your default card, rest your finger on Touch ID to authenticate while holding the top of your iPhone near the contactless reader until you see 'Done' and a checkmark on the iPhone.

Contactless Payments with Apple Watch

- To pay using Apple Watch and your default card, you must have first entered your passcode when you first put your watch on your wrist. Double-click the side button on your Apple Watch and hold the display near the contactless reader.
- Wait until the watch generates a gentle tap. The screen will also display 'Done' and a checkmark.

Pay within apps or online with Safari

- To pay in-app, look for the buy with Apple Pay icon or choose Apple Pay as your payment method at checkout.
- Follow the prompts and confirm that your payment, shipping and contact information are all correct. Tap > to change any of the payment information.
- Use Face ID or Touch ID to confirm your payment with an iPhone or Double Click the side button to confirm payment with an Apple Watch.

For online payments with your Mac with Touch ID, follow the prompts on the Touch Bar and place your finger on Touch ID when prompted to authenticate your payment.

For online payments with other Mac models, use Bluetooth to select your iPhone or Apple Watch to authorise payments in Safari. You will need to be signed in to the same Apple ID on all devices.

18. Where can I pay with Apple Pay?

You can pay with Apple Pay with your eligible Maybank Cards at anywhere contactless payments are accepted, with your iPhone or Apple Watch. You can also pay with Apple Pay in-app and on the web using Safari wherever you see the Apple Pay icon or buy with Apple Pay displayed using your eligible Maybank Cards.

19. How do I use Face ID with a mask?

I. Ensure you are running iOS 15.4 on iPhone 12 or later, and watch OS 7.4 on Apple Watch or later.
II. Reset your Face ID and setup Face ID or setup Alternate Appearance.

20. How do I make an Apple Pay payment if my Face ID or Touch ID fails?

You will be prompted to use your Apple device passcode instead.

21. Will I be charged a fee for using Apple Pay?

No, there are no fees for using Apple Pay.

22. Are the Apple Pay transaction limits and PIN the same as the physical card?

Yes, the transaction limits apply to Apple Pay are the same as your physical card.

23. For my debit card, do I need to set my purchase limit first?

No, the purchase limit will follow your currently set limit but you have the option to change it via Maybank ATM.

24. Does Apple Pay work like payWave?
Yes. You just need to tap and pay at merchants who accept contactless payment. The Face ID or Touch ID will replace the Card PIN or signature if required.

25. Do I still get reward points or cash back when I use Apple Pay?

Yes, any TREATS Points or cashback applicable to your physical card still apply to purchases made using Apple Pay.

26. Can I use Apple Pay to transfer funds or perform cash withdraw at ATM?

No, the Apple Pay can only be used to make contactless payments, in-app payments and pay online in Safari with your registered Maybank Cards. It does not support for fund transfers or to use for cash withdrawal at ATM.

27. I have just received my replacement card. Do I need to update my card details in the Apple Pay?

For replacement of your lost/stolen card, you need to re-add your card in the Apple Wallet. For card renewal or replacement due to damages, you do not have to re-enrol as the renewal is done automatically.

28. Are there any additional charges for adding my card to Apple Pay?

No, there are no additional charges to add your card or use Apple Pay.

29. Can I use Apple Pay as a backup if I lose my physical card?

Yes, you can use Apple Pay as a backup to make transactions as long as your physical card is active. If you have placed a temporary block on your physical card, it will also temporarily block your card in Apple Pay and you will not be able to transact.

30. My device has been lost or stolen. How can I keep my card safe in Apple Pay?

If your device has been lost or stolen, you can prevent unauthorised payments being made with your card on Apple Pay by:

- Remotely locking your iPhone, iPad or Apple Watch using the Find My app or icloud.com to mark as lost. The ability to make payments on the device is suspended when it is put in Lost Mode
- Permanently erasing all the data on your iPhone or iPad using the Find My app or icloud.com. All of your iPhone's contents and settings including the card information will be deleted from the device
- Placing a temporary block on your physical card by contacting 1800-MAYBANK (1800-629 2265) or +65 6533 5229 (overseas).

31. Can I use Apple Pay while I am overseas in the same way I do in Singapore?

Maybank Cards on Apple Pay will work in all countries where contactless payments are accepted.

32. Can I see my transactions in Apple Wallet?

- Yes, when you tap on a Maybank Card in Wallet App, you will see the latest 10 transactions for that card made with Apple Pay. You can view the Apple Pay transactions once the Bank has received and posted them to your account

  (Note: You will not see transactions made with your physical Maybank Cards. Apple Pay transactions will appear on your monthly card statement as your other regular physical card payments)

If you have set up your Apple Watch with Apple Pay, you can check your transaction history in the Watch app on your paired iPhone. In the Watch app, tap Wallet & Apple Pay, tap your card, and tap the Transactions tab.

33. If my physical card is closed, do I need to remove my closed card details in the Apple Pay?

Once your physical card is closed, you will not be able to make payment and have to remove your card from Apple Pay.

34. How do I remove my card from Apple Pay?

You can remove your card from Apple Pay at any time, the process is slightly different for each device.

iPhone or iPad
- Go to Settings > Wallet & Apple Pay, tap the card that you want to remove, then scroll down and tap 'Remove Card';
- Or open Wallet app, tap a card, tap the three dots, select Card Details, then scroll down and tap 'Remove Card'

Apple Watch
- On the iPhone, open the Apple Watch app, and go to the My Watch tab;
- Scroll down, tap Wallet & Apple Pay, tap the card, then scroll down and tap 'Remove Card';
- Or tap Wallet on the Home screen of your Apple Watch, tap a card, press it firmly, and tap 'Remove Card'

Macs with Touch ID
- Go to System Preferences > Wallet & Apple Pay;
- Click the card that you want to remove, then click the minus (–) sign to remove the card.

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