Apple Pay Q&A
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A. Apply and Using Apple Pay

Q: Which BOC credit card product is applicable for "Apple Pay" usage?
A: All BOC VISA, MasterCard and CUP personal credit cards (including main cards and additional cards) are eligible for Apple Pay.

Q: How do I apply for "Apple Pay" usage?
A: Simply start the Wallet App on your iPhone, tap "Wallet & Apple Pay", and then tap "Add Credit or Debit Card". When applying on iPad, start by opening Settings, tap "Wallet & Apple Pay", and then tap "Add Credit or Debit Card". For Apple Watch, open the Watch App on your iPhone, tap "Wallet & Apple Pay", and then tap "Add Credit or Debit Card". Once the chosen card has been added to your Apple Pay Device, you can input the "One Time Password" sent to you by BOC Credit Card through SMS to activate the "Apple Pay" service.

Q: Where can I use Apple Pay?
A: With an "Apple Pay" enabled iPhone or Apple Watch you can use it for payment at any point of sale where the merchant is fitted with a VISA payWave, MasterCard contactless and/or CUP QuickPass contactless payment reader in Hong Kong or elsewhere globally. By the same token you can pay a merchant by Apple Pay for any payment amount within the App that supports Apple Pay.

Q: How do I use "Apple Pay" for payment in store?
A: When making payment in store, you need not open an app or 'wake up' the display in your Apple Pay Device, just hold your iPhone near the contactless reader with your finger on the Touch ID. Or you can double-click the Home button when your iPhone is locked to access 'Wallet' and complete your purchase quickly. To pay with Apple Watch, just double-click the side button and hold the display of Apple Watch against the contactless reader.
* Depending on the setting of merchant's contactless reader, you might need to sign a receipt.

Q: How do I use "Apple Pay" within App?

A: For iPhone or iPad, you can use "Apple Pay" to make payment with a single touch within the App. Checking out is as easy as selecting Apple Pay by placing your finger on the Touch ID.

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

A: Whilst there is not any transaction limit preset for "Apple Pay", its ability to pay is dependent on the current available limit of your credit card.

Q: Will "Apple Pay" transactions be posted to my monthly statement?

A: Yes, "Apple Pay" transactions will all be posted to your credit card account and displayed on your monthly statement that follows.

Q: Where and how can I view my "Apple Pay" activities?

A: You can view the latest 10 processed transactions by selecting online the card at "Settings" > "Wallet & Apple Pay". "Apple Pay" transactions will be shown on monthly statements; you may also review "Apple Pay" transactions through internet banking or mobile banking. All "Apple Pay" transactions will be indicated by "##" under transaction description.

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

A: Yes, you can earn reward Gift Points with "Apple Pay" spending. Please refer to the Instant Rewards Terms and Conditions for detail.

Q: Where can I view and manage my "Apple Pay" card related information?

A: You may go to "Settings" > "Wallet & Apple Pay". By tapping on the individually displayed card detail, you can view and manage the "Apple Pay" settings associated with a particular card.

Q: How can I remove or delete my card information from "Apple Pay"?

A: You can remove or delete your card information from "Apple Pay" through "Settings" > "Wallet & Apple Pay"; select the card you want to remove or delete and tap "Remove Card" on the bottom of the page.

Q: On receipt of a replacement or renewal card, do I have to update my card information held by "Apple Pay"?

A: The answer is a definite "Yes". You have to delete the detail of your old card held in Apple Wallet and re-register for "Apple Pay" with detail from the

replacement card or the renewal card.

Q: How do I set a BOC Credit Card as a default card for my "Apple Pay"?
A: The first card used to register for "Apply Pay" will automatically become your default card; you may also change your default card.
(1) On iPhone
Open Wallet App, 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" services after replacing my old Apple Pay Device with a new one?
A: Yes, but you must first open the "Setting"> "Wallet & Apple pay" on your new Apple Pay Device and click "Add Credit or Debit Card"; then add to it your card detail in the same manner as you did so previously for the old device. You can continue to use "Apple Pay" thereafter.

Q: Can I use BOC CUP Apple Pay Services outside of Hong Kong?
A：Yes. You can use BOC CUP Apple Pay for payment using its dual currency functionality at any Macau or Mainland China merchant outlet that has been fitted with a CUP QuickPass contactless payment reader.

B. Security Information

Q: Are Apple Pay Services secure?
A: When you use a BOC Credit Card to apply for "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 held by the iPhone, iPad, or 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 Apple will never share your actual credit card number used for the transaction with the merchant nor transmitted such detail with the payment. And unlike conventional credit card transactions, on iPhone or iPad every payment requires Touch ID or a passcode, and Apple Watch must be unlocked — so only you can make payment from your Apple Pay Device.

Q: What should I do if I lose my Apple Pay device?

A: You may go to "Find my iPhone" App or iCloud.com to temporarily suspend "Apple Pay" or permanently remove the ability to make payments from your Apple Pay Device. Also, you should immediately call us to report the loss of your Apple Pay Device.

Q: What should I do if I lose my BOC Credit Card?

A: Please call our 24-hour Lost Card Report Hotline: (852) 2544 2222 to report the loss of your BOC Credit Card. We will help you block the usage of the lost BOC Credit Card. You should also delete the related card information from your Apple Pay Device.