

BOC Card Apple Pay Q&A

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A. Apply and Use Apple Pay Services


Q: Which BOC Card product should I use when applying for Apple Pay services?

A: Any BOC Card product will do (other than BOC Card – Business, BOC Wealth Express and the bank account attached on BOC Credit Card)

Q: How do I apply for Apple Pay services?

A: Simply start the Wallet App on your iPhone, tap “Wallet & Apple Pay”, and follow by “Add Credit or Debit Card”. When applying on iPad / iPhone, start by opening Settings, tap “Wallet & Apple Pay”, and follow by “Add Credit or Debit Card”. On Apple Watch, open the Watch app on your iPhone, tap “Wallet & Apple Pay”, and follow by “Add Credit or Debit Card”. Once your card has been added to your Apple Pay Device, you can input the One Time Password received from BOCHK via SMS to activate the “Apple Pay” service.

Q: Where and how can I make use of “Apple Pay” services?

A: With “Apple Pay” enabled iPhone or Apple Watch, in Hong Kong you can pay for any transaction amount by “Apple Pay” at any merchant outlet fitted with a CUP QuickPass contactless payment reader. With “Apple Pay” enabled iPhone or iPad, you can also pay by means of “Apple Pay” within the Apps that support “Apple Pay”. Spending transactions conducted through the  《UnionPay》 network, the transactions conducted in Hong Kong and overseas will be settled in Hong Kong Dollar whereas those transactions conducted in the Mainland will be settled in RMB¹, saving your currency conversion cost.

¹Both HKD and RMB accounts are required to be linked to your BOC Card for Dual Currency Settlement. Account selection is not available at some point-of-sale. If there are only RMB or HKD accounts linked to your BOC Card and Auto-transfer Service is not activated, the 1st account in the card will automatically become your settlement account.

Q: How do I use “Apple Pay” for in-store payment?

A: When paying in-store, you need not open an app or even wake your display in your Apple Pay Device; you simply hold your iPhone near the contactless reader with your finger on the “Touch ID” and enter PIN code at the merchant’s POS terminal. Or you can double-click the Home button when your iPhone is


locked to access Wallet and complete your purchase. To pay with Apple Watch, just double-click the side button and hold the display of the Apple Watch close to the contactless reader and enter PIN code. Depending on the merchant and transaction amount, you might also require to sign a receipt.

Q: How do I use “Apple Pay” within the App?

A: On iPhone and iPad, you can use Apple Pay to pay with a single touch within the Apps. To check out is as easy as selecting “Apple Pay”; simply place your finger on the “Touch ID”.

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

A: When making payment, you may refer to the outstanding balance of your BOC Card’s primary bank account². When make payment with Apple Pay, it depends on the daily transaction limit and control measures set by the Bank from time to time. To change the limit, you may go to internet banking to set your preferred daily In-App purchase limit.

²You can enjoy greater flexibility by activating your "Auto-transfer Service" among accounts linked to your BOC Card. Whenever you spend with your BOC Card through the  《UnionPay》 network; the transaction amount will be directly debited from your other account linked to your BOC Card if the outstanding balance of your transaction account is not sufficient.

Q: Will my monthly statement carry the “Apple Pay” transactions?

A: Yes, all your “Apple Pay” transactions will be posted to your bank account and can be viewed on your monthly statement.

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

A: You can view the latest transactions by selecting the card at “Settings” > “Wallet & Apple Pay”. “Apple Pay” transactions will be displayed on your monthly statement; you can also access “Apple Pay” transaction details on either internet or mobile banking network.

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

A: You may go to “Settings” > “Wallet & Apple Pay”. You can tap on an individual card to view and manage the “Apple Pay” settings specified for that card.

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

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

Q: On receipt of a BOC replacement or renewal card, do I have to update my “Apple Pay” card detail?

A: Yes. You will have to delete the previous card information from your Apple Wallet; and re-register for “Apple Pay” service with details from the replacement or the renewal card.

Q: How do I set a BOC Card as a default card for my “Apple Pay”?

A: The first card used to register for “Apple Pay” will automatically become the default card; you may also change your default card.

(1) On iPhone

Open Wallet App, tap and hold the BOC 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 Card to complete the setting.

Q: Can I continue to use “Apple Pay” after replacing my old Apple Pay Device with a new one?

A: Yes, you simply open “Setting”> “Wallet & Apple Pay” of your new “Apple Pay” Device and click “Add Credit or Debit Card”, then add to the new “Apple Pay” Device the card detail. Thereupon you can continue to use “Apple Pay”.

Q : Can I use BOC Card “Apple Pay” Services outside of Hong Kong?

A : Yes. In Macau and Mainland China you can use BOC Card “Apple Pay” at any merchant outlet where a CUP QuickPass contactless payment reader is available.

B. Security Information

Q: Are “Apple Pay” services secure?

A: When you use a BOC 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 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 BOC Card numbers are never shared by Apple with merchants or transmitted with payment. 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 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 BOC Card Customer Service Hotline (852) 2691 2323 to report the loss of your “Apple Pay” device.

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

A: Please call our BOC Card Customer Service Hotline: (852) 2691 2323 to report the loss of BOC Card. We will assist you to block your lost BOC Card. You should also delete the related card information from your “Apple Pay” device(s).