

## WHAT IS APPLE PAY?

Apple Pay is a fast and convenient way to pay on websites, in apps and in stores using your Weatherbys Bank debit card with a compatible Apple device;

iPhone 6 and later  
iPad 2 and later  
iPad mini 3 and later  
iPad Pro models and macs with Touch ID  
Apple Watch Series 1 and 2 and later

### **Is Apple Pay Safe?**

Yes. Apple Pay is more secure than using a traditional debit card. For example, instead of using your 16 digit debit card number, Apple Pay assigns, encrypts and stores a unique device account number on your device. When you make a purchase, that device account number is used to process your payment. Your debit card number is never shared with merchants, helping reduce the potential for fraud.

### **How do I use Apple Pay?**

Before making a payment with your Apple device you will need to add your debit card to your Apple Wallet.

As soon as you have completed the enrolment of your debit card, you can start to use Apple Pay immediately. Remember to add your cards to any device that you want to use with Apple Pay.

### **How many cards can I register to my Apple Pay wallet?**

On the iPhone 8 and 8 Plus and later, and the Apple Watch Series 3 and later, you can add up to twelve cards on a device. On earlier models, you can add up to eight cards.

### **Is there a fee to use Apple Pay?**

No, there are no fees to use your debit card to make purchases using the Apple Pay app.

### **How do I use Apple Pay to make purchases?**

You can use Apple Pay if you see the icons below at checkout or online.



When making purchases simply hold your device over the terminal and accept the charge with Touch ID, passcode or Face ID when prompted. A subtle vibration and/or beep will let you know your purchase was successful.

### **Can I continue to use my plastic debit card after I add my card to Apple Pay?**

Yes. You can continue to use your plastic debit card as you usually would after you add that card to Apple Wallet.

### **How will I know if a transaction was successful when paying with Apple Pay?**

When your payment is successful, you'll be presented with an on screen confirmation.

The transaction will also show within your pending transaction list on your Weatherbys online banking.

### **How will Apple Pay transactions appear on my statement?**

All transactions completed with Apple Pay will appear on statement as a standard transaction.

### **What if I need to return an item?**

The return process will vary by merchant. You may need to present a receipt from the merchant to return the item. To complete the return, hold the device over the contactless payment terminal and wait for the slight vibration which confirms the refund has been processed. You must use the same Apple Pay enabled device used to purchase the item to process the return.

Some retailers may ask you to use your plastic card to receive the refund. Just in case, take with you your debit card.

If you don't have your phone to hand or, have lost the device you made your original purchase on, then you will need to return the items the traditional way with your physical debit card and receipt.

### **If I sell or give my Apple device to someone, what will happen with my account information?**

When selling or giving away your Apple device you should make sure you delete all your accounts held within the Apple Wallet. Alternatively, you may reset your phone to factory settings which will also remove all accounts within the Apple Wallet.

### **What if my Apple device is lost or stolen?**

If you lose your Apple device, you can put it in 'Lost Mode' to suspend Apple Pay, or you can wipe your device completely by logging into iCloud. You can also contact us to put a stop on any Weatherbys debit cards in your Apple Wallet.

You can also use your Weatherbys Card app to temporarily block your card to stop any potentially fraudulent activity from taking place.

Please remember also to call Weatherbys Bank on +44(0)1933 543 543 so we can cancel the card and arrange for a replacement card to be issued if needs be.

### **What should I do if I receive a new or replacement card?**

When your debit card enrolled within the Apple Wallet expires, or is replaced due to loss, theft or fraud, your Apple Wallet will be updated automatically. You do not have to update your card information yourself.

### **What shall I do if I misplace my card?**

You can place a temporary block on the card using your Weatherbys Card app which will prevent any subsequent transactions from being debited from your debit card.

If the card is lost or stolen please make sure to call Weatherbys on +44(0)1933 543543 so we can cancel the card and arrange for a replacement card to be issued.

### **Do all merchants accept apple pay?**

Not all merchants accept Apple Pay as a method of payment. Please continue to carry your Weatherbys debit card to use where Apple Pay is not accepted. Merchants who do accept Apple Pay will display the Apple Pay icon below.



### **Is Apple Pay accepted anywhere contactless payments are accepted?**

Yes.

### **Can I use Apple Pay on my Apple Watch?**

Yes, you will need to have the Apple Watch app on your phone to add your Apple Wallet to your Apple Watch.

### **Can I use any watch with Apple Pay?**

Unfortunately you can only use Apple Pay on Apple devices so you will need to have an Apple Watch Series 1 and 2 and later.

### **Is there a limit on Apple Pay payments?**

There is no limit on Apple Pay transactions, but some merchants might apply the contactless limit and will only accept payments of up to £45.

### **Can I use Apple Pay abroad?**

Yes, all retailers who accept contactless payments will accept Apple Pay whether they're in the UK or overseas.