

## FAQs (Apple Pay)

Title	Category	FAQ Answer
What is Apple Pay?	Overview	<p>Apple Pay, is a mobile contactless payment solution that enables customers to make in-store, in apps, and on the web purchases with select Apple devices. You can use Apple Pay everywhere contactless payments are accepted.</p> <p>In stores, you can use Apple Pay on your iPhone or Apple Watch. Within apps, you can use Apple Pay on your iPhone, iPad, and Apple Watch. Within websites in Safari, you can use Apple Pay on your iPhone, iPad, and Mac..</p>
Why should I use Apple Pay instead of my plastic cards?	Overview	<p>Apple Pay protects your payment info with multiple layers of security, using one of the world's most advanced security infrastructures to help keep your information safe. When you use your phone to pay in stores, Apple Pay doesn't send your actual credit or debit card number with your payment. Instead, a virtual account number is used to represent your information - so your card details stay safe.</p>
How does Apple Pay work?	Overview	<p>Apple Pay uses Near Field Communication (NFC) to make contactless mobile payments. This ensures that Apple Pay will work everywhere contactless payment are accepted.</p> <p>Near Field Communication (NFC) enables devices in close proximity to communicate without any physical contact. Payment transactions using NFC technology can be completed by simply waving the NFC enabled device on contactless terminals.</p>
Which payment cards can I register to Apple Pay?	Overview	<p style="text-align: center;">You can register your eligible Dubai First Card .</p>
Can Apple Pay make online purchases?	Overview	<p>Yes. Apple Pay can be used for online/e-commerce payments (via apps and Apple Pay on web). Visit Apple Pay About for more information.</p>
What should I do if I lose my original payment card and then receive a replacement card?	Overview	<p>The payment cards on Apple Pay are digital versions of your physical payment cards. If you lose your original payment card and then receive a replacement card, you need to remove the original payment card from Apple Pay and register the replacement card.</p>
How can I cancel a payment made using Apple Pay?	How it works	<p>If you return an item paid with Apple Pay, the store may require you to tap or wave your phone on the payment terminal to complete the transaction for refund. Please talk with the retailer directly to refund a transaction.</p>
Can I continue to use my physical payment card if I disable Apple Pay or remove the digital equivalent on Apple Pay?	Overview	<p>Yes. When you disable Apple Pay or remove a registered card, you are only suspending the token, or digital card number, that has been assigned to your device for that card. If you wish to suspend your physical card, please call our contact center at 04-506888.</p>
How can I register my card?	Card Registration	<p style="text-align: center;"><b>iPhone through the Wallet</b></p> <p>Open Wallet and tap the 'Plus' icon next to Apple Pay in the upper-right corner or select 'Add debit or credit card'</p> <p>Scan your card within the frame to capture your card details automatically or enter these details manually (Any cards previously registered with iTunes will be automatically displayed)</p>

Title	Category	FAQ Answer
		<p>Confirm your details and enter your Security Code (CVV) that is the 3digit number on/beside the signature panel on the back of your card Accept the Terms and Conditions. You will receive an OTP (One Time PIN) code via SMS to verify your identity. You will need to enter the code to continue You are now ready to use Apple Pay</p> <p><b>iPhone through the Dubai First Mobile App</b> Launch the Dubai First Mobile App and login. Tap on 'Add Card Now' button. Select your Dubai First Card to add. Enter the Verification Code sent on your registered mobile number. Tap on 'Add to Apple Wallet' button Select the available device to add card on Apple Pay. Review your Name &amp; Card Number in masked format and tap on 'next'. Agree to the Terms &amp; Conditions and then tap on 'done'. Your card is now set up with Apple Pay.</p> <p><b>Apple Watch</b> Cards must be added from the Watch app on the paired iPhone. If more than one Apple Watch is paired to an iPhone, cards must be added to each Apple Watch separately. Tap the Watch icon to open the app on iPhone. Scroll to 'Wallet &amp; Apple Pay'. Tap 'Add Credit or Debit Card'. Complete the verification steps.</p> <p><b>iPad</b> Go into Settings &amp; Tap 'Wallet &amp; Apple Pay'. Select 'Add Credit or Debit Card'. Follow the instructions to add the card. MacBook Pro with Touch ID.</p> <p>Go into System Preferences. Open the Wallet &amp; Apple Pay. Tap the "+" at the top of the screen. Follow the instructions to add the card.</p>
How long will it take for my card to activate after registering it to Apple Pay?	Card Registration	It will take 10 minutes for your card to be activated after registering to Apple Pay.
How many cards can I register into Apple Pay?	Card Registration	You can register all your eligible Dubai First Cards in Apple Pay.
Can I register the same card with more than one device using Apple Pay?	Card Registration	Yes. There is no restriction on the total number of devices you can register a card.
Can I use Wi-Fi for card registration in Apple Pay?	Card Registration	Yes. However, for the best experience, the device should have a SIM card installed. If you encounter any issues when registering the card over Wi-Fi, we suggest switching to a cellular data connection.

Title	Category	FAQ Answer
What should I do if I have trouble adding a payment card to Apple Pay?	Card Registration	Please check your internet connection first and if it still doesn't work, please contact bank call center for more information
What is NFC?	Acceptance	Near Field Communication or NFC is a method of wirelessly transmitting data using radio waves. Apple Pay uses NFC to wirelessly transmit payment data to payment terminals with NFC readers that have been activated for use.
How secure is Apple Pay?	Security	Apple Pay protects your payment info with multiple layers of security, using one of the world's most advanced security infrastructures to help keep your information safe. When you use your phone to pay in stores, Apple Pay doesn't send your actual credit or debit card number with your payment. Instead, a virtual account number is used to represent your information - so your card details stay safe.
What is Tokenization?	Security	Tokenization is a method of replacing your sensitive payment card information (Card Number, Expiration Date, Security code, etc.) with a device-specific 'Token' which acts as a surrogate value. In mobile payments, Tokens are used to protect your payment information and to reduce the security risks inherent to plastic cards.
What is a Secure Environment, or Trusted Execution Environment?	Security	A Secure Environment is a physically segregated chip in the phone which only allows access to highly sensitive operations/information such as fingerprint and payment information. Normal applications and malware have no access to the information in a Secure Environment.
Does Apple Pay have access to my bank accounts?	Security	No. Apple Pay does not have access to your bank accounts.
Will my Apple Pay information still be on my device if it is formatted?	Security	No. Formatting your device will remove all payment cards registered to your device.
What should I do if my device is lost or stolen? - about Find My Mobile	Security	If your device is lost/stolen, please contact us immediately on 04-5068888 and we can block your card on Apple Pay. We recommend that you also register for and use Find My Device. This will allow you to find, lock and delete details on your phone if it is lost or stolen.