

## 1. What is Apple Pay?

Apple Pay is a digital wallet that replaces the physical cards and provides a safe, fast and easy way to store and use your QNB cards across apple devices such as iPhone, iPad, Apple Watch and Mac, to make contactless payments whether shopping in store or online or within app wherever Apple Pay is supported globally.

## 2. Which IOS versions and Apple devices support Apple Pay?

- Apple Watch – Minimum watch OS version 10.5
- iPhone – Minimum iOS Version: 17.7
- iPhone – Minimum device model: iPhone XS
- Mac – Minimum macOS Version: 14.5
- iPad – Minimum Version 17.7
- iPad – Minimum device: iPad pro, iPad Air 2, iPad mini 4, iPad mini 3

## 3. Who can use Apple Pay?

All QNB customers that have active eligible QNB cards , have Apple device and Apple wallet application on it.

## 4.How do I add my QNB card to Apple Pay?

### **Through Apple Wallet:**

- Click (+) on Apple Wallet App to add your preferred QNB card.
- You can either scan your card using your camera or choose to enter card details manually.
- Enter the required fields to complete the registration process and read and accept the Terms & Conditions
- A confirmation SMS containing OTP will be sent to your registered mobile number.
- Once OTP is entered, the card will be added to the wallet and a SMS message will be sent to confirm that your card was added successfully.

You also can add your card from “Apps on your iphone” section that’s available on the wallet.

### **Through QNB Mobile Banking:**

- Log in to QNB Mobile Banking App on your Apple device and press on Apple pay Icon in the home page.
- Select the card and press on “add to Apple wallet” button under the card.
- You will be redirected to Apple Wallet to follow the registration steps.
- Once the card digitization steps are completed, a confirmation message will be displayed on the screen and you will receive an SMS

## 5. Can I add the supplementary cards to Apple Pay?

Yes, you can add supplementary cards through Apple Wallet directly.

## 6. Are there any additional fees for using Apple Pay?

No. QNB does not charge additional fees for Apple Pay transactions.

## 7. Is Apple Pay secure?

Yes. Apple Pay uses tokenization, Face ID, Touch ID, or your device passcode for secure authentication, ensuring your card details aren't shared or stored on your device or Apple's servers.

## 8. Do I need an internet connection for Apple Pay transactions?

No. Internet is required only for adding your card or viewing new transaction, but not for making payments nor old transactions history.

## 9. Where can I use the Apple Pay?

Apple Pay is available for making payments in stores that accept contactless payments, within apps, and on websites that accept it, both locally and internationally. It's a convenient and secure way to make transactions without needing to carry physical cards.

## 10. How do I make payments?

- iPhone: Double-click the side button, authenticate via Face ID/Touch ID or passcode, hold device near the terminal.
- Apple Watch: Double-click the side button and hold near the terminal.

## 11. How can I use Apple Pay online and in apps?

Select Apple Pay during checkout, then authenticate using Face ID, Touch ID, or your passcode.

## 12. Do Apple Pay transactions have a different limit than regular card transactions?

No, Apple Pay transactions adhere to the same daily limits as your physical QNB cards.

## 13. Do I need to insert PIN when using Apple Pay?

you don't need to enter your card PIN when using Apple Pay in purchase transactions, but you will be requested to enter your PIN when withdrawing from contactless ATM through Apple Pay

## 14. How many QNB cards can I add to Apple Pay?

You can add all you QNB cards. But the maximum limit of cards on one device depends on the device's secure element capacity.

### 15. How many devices can the same card be added to?

you can use multiple Apple devices to add the same card. Your QNB card must be added individually to each device through Apple Wallet or Mobile Banking. Each device will have its own secure token and can be used independently.

### 16. Can I still use my physical QNB card after adding it to Apple Pay?

Yes, your physical card remains active and usable as usual.

### 17. How will I know the transaction was successful?

After you make a payment with Apple Pay, you'll see "**Done**" message and a checkmark on your device screen, confirming the transaction was successful. You may also receive a **push notification** from Apple Wallet or your QNB Mobile Banking app with the transaction details. Additionally, the transaction will appear in your Wallet app and your QNB account statement.

### 18. How do I check my transaction history through Apple Wallet?

You can view your Apple Pay transaction history by opening the Wallet app on your iPhone. select the card, and then the last 10 transactions will be displayed directly under the card. For a full and detailed card statement, you can use the QNB Mobile Banking App or Internet Banking.

### 19. What if a payment fails or is declined?

Check for sufficient balance or connectivity issues. For persistent problems, contact QNB customer support **19700**.

### 20. How do refunds work with Apple Pay?

Refunds follow standard merchant processes. Refunds will appear in your account just like regular card transactions.

### 21. In case I have more than one card added on Apple Wallet, how can I select specific card as my default card for payment?

In Apple Wallet, you can select your preferred card and set it as the default. To change default card: press and hold the card, then drag it to the front and release.

### 22. how can I remove a card from Apple Pay wallet?

To remove the card, select the card and choose "Remove Card."

### 23. If I switch to a new Apple device, will my added card remain available?

No, your card will not automatically transfer to your new Apple device. For security reasons, Apple Pay does not store card details in iCloud or transfer them between devices. You will need to add your QNB card again on the new device through the Apple Wallet app or via QNB Mobile Banking and delete it from your old mobile device.

#### 24. What should I do if my device is lost or stolen?

If your device is lost or stolen:

- Use “**Find my iPhone**” to lock your device remotely. This will also prevent access to Apple Pay on your device.
- For added security, **contact QNB customer service on 19700** to request deletion or suspension of your tokenized cards from the lost device.

#### 25. In case I need help, how do I contact QNB Egypt for Apple Pay-related issues?

Call QNB Customer Support at **19700**, or you can reach us through WhatsApp and mobile banking live chat.