BEA 東亞銀行

Apple Pay – FAQs

About Apple Pay

- **What is Apple Pay?**
  Apple Pay is a mobile payment service which allows BEA Credit Cardholders make payments with a designated Apple device in stores or through apps.

- **What do I need to use Apple Pay?**
  You need an Apple ID and the latest version of iOS/watchOS on one of these devices:
  In stores and apps
  iPhone 7, iPhone 7 Plus, iPhone 6s, iPhone 6s Plus, iPhone 6, iPhone 6 Plus, or iPhone SE
  In-store only
  Apple Watch paired with iPhone
  In-app only
  iPad Pro, iPad Air 2, iPad mini 4, or iPad mini 3

How to use Apple Pay

- **How can I use Apple Pay with a BEA Credit Card?**
  You can start using Apple Pay as soon as you add your BEA MasterCard / Visa Card / UnionPay Dual Currency PLATINUM Card to Apple Wallet.

- **Where can I use Apple Pay?**
  You can use Apple Pay in any stores which have a contactless reader installed. You can also use Apple Pay in any app where Apple Pay is provided as a payment option.
  Look for one of these symbols at checkout.

  For detailed eligible merchant list, please visit www.apple.com/hk/apple-pay.

- **When I add a card, I receive an SMS prompt asking for an authorisation code. What is this and why is it required?**
  For security purposes, we may ask you to enter an authorisation code to confirm your identity. If prompted, please follow the on-screen instructions to receive and enter the verification code. If you fail to enter the verification code, or if the authorisation code has expired, please call our Customer Services Hotline on (852) 3608 6628.

- **Can supplementary cardholders apply for Apple Pay?**
  Yes, they can apply using their supplementary cards.

- **Can I use Apple Pay with a 'jailbroken' device?**
  No. Apple Pay will only work on a device that has not been 'jailbroken'.

- **How do I use Apple Pay?**
  In stores – iPhone
  To pay in stores using your iPhone, place your finger on the Touch ID and hold your iPhone near the contactless reader until you see the word 'Done' and a tick mark on your screen.
  In stores – Apple Watch
  To pay in stores using your Apple Watch, double-click the watch's side button and hold the display of your Apple Watch near the contactless reader. Wait until you feel a gentle tap and hear a tone.
  In apps – iPhone/iPad
  To pay in an app using your iPhone or iPad, tap the Apple Pay button and then place your finger on the Touch ID. After your payment information is transmitted successfully, you will see the word 'Done' and a tick mark on the screen.

- **Can I earn Bonus Points/cash rebate from my BEA Credit Card when using Apple Pay?**
  Yes. Just as with other credit card transactions, you'll receive Bonus Points/cash rebate when you make payments using Apple Pay.

- **Are there any charges associated with BEA Credit Card when using Apple Pay?**
  No. BEA Credit Card will not charge you for using Apple Pay.

- **Can I add more than one credit card on an Apple device?**
  Yes. Apple Pay allows you to carry a maximum of 8 credit cards in the Apple Wallet.

- **How do I set my BEA Credit Card as the default card?**
  Open Apple Wallet, touch and hold your BEA Credit Card, then drag it to the front of your cards.

- **Can I use Apple Pay overseas?**
  Yes, you can use Apple Pay overseas in stores whose payment terminals are set up to accept contactless payments.

- **Do I need to connect to the Internet when using Apple Pay?**
  You do not need internet access to make purchases using Apple Pay, but you will need internet access during setup or to refresh details of your past transactions.

- **Is there any limit on a transaction?**
  BEA does not set a limited for each transaction and you can perform Apple Pay transactions up to the available credit limited. Subject to the setting of the contactless terminal, there may be a transaction limit of HK$500 or HK$1,000. For transactions that are not accepted by Apple Pay, please use your physical BEA credit card.

- **Where can I check my Apple Pay transactions?**
  All Apple Pay transactions will be shown on related BEA Credit Card statements. You can also see the last 10 Apple Pay transactions made through your device in your Apple Wallet by tapping the 'i' button in the bottom right corner.

- **How do I return an item that I bought using Apple Pay in a store?**
  If you need to return a purchase made with Apple Pay, you will have to bring along your physical credit card and request the merchant to issue a refund. For verification purposes, you may need to provide the last 4 digits of your Device Account Number to the merchant. This number can be found in the 'Settings' menu of the Apple Pay app.

- **Who should I contact if I have a problem with my device's software or hardware?**
  Please call the Apple support hotline on (852) 2112 0099.