

Apple Pay – Security Tips

- **How secure is Apple Pay?**

Apple Pay is safer than using a traditional credit card. Every transaction made through Apple Pay requires your authentication with Touch ID or your passcode. Besides, your Apple device is protected by a passcode, which must be entered every time you open it. This avoids anyone else using Apple Pay on your iPhone, iPad, or Apple Watch without your authorisation. Your credit card number and identity information aren't shared with the merchants, and your actual credit card numbers aren't stored in your device or in Apple's servers.

- **What if my credit card is lost?**

Please call our Customer Services Hotline on (852) 3608 6628 immediately to report a lost card. Once your physical credit card is reported lost, you will not be able to continue using Apple Pay with this card.

- **What if my device is lost or stolen?**

You can use the "Find my iPhone" app, or go to www.icloud.com by selecting "Lost Mode", or permanently remove the ability to make payments from your device by selecting the "Erase All" option and so remove all your cards from Apple Pay. If your device is turned off or unable to connect to the Internet, the action will be processed once it is online again. You can also call our Customer Services Hotline on (852) 3608 6628 to suspend or remove your credit cards from Apple Pay.

Please note: Any BEA Credit Card that we decide to suspend or remove from Apple Pay can only be reactivated through the Bank.

- **If I change my device, can I continue to use Apple Pay?**

Yes. You will need to add your BEA Credit Card to Apple Wallet again.

- **What will happen when my card is renewed?**

If a card you have previously registered on Apple Pay is renewed, your new card will be automatically registered with Apple Pay when you activate it.

- **If I receive a replacement card with the same card number, do I need to update my card information with Apple Pay on my existing device?**

No. If you receive a replacement card with the same card number, your Device Account Number is connected to your replacement card with the same number automatically. You can use your card in Apple Pay to make transactions when you receive your new BEA Credit Card.

- **What happens when I reset, format, or update my device?**

When performing a factory data reset, format, or update, all payment information in Apple Pay will be deleted. You will need to set up and enter your credit card information into Apple Pay again after your device has been reset.

- **If I have my phone repaired, do I have to reset Apple Pay?**

Please make sure to delete all your card details from Apple Pay before having your device repaired. All payment information in Apple Pay will be deleted after the repair, and you will need to set up Apple Pay and re-enter your credit card information.