

Wallet and Apple Pay

The Wallet app

1. Apple's goal: Let the iPhone replace your wallet
2. What's in your wallet?
 - 2.1. Cash
 - 2.2. Credit cards
 - 2.3. ATM/debit card
 - 2.4. Medical ID cards
 - 2.5. Business cards
 - 2.6. Gift cards
 - 2.7. Tickets
 - 2.8. Discount coupons
 - 2.9. Airline boarding passes
 - 2.10. Hotel membership cards
 - 2.11. Reward cards
 - 2.12. Proof of auto insurance
 - 2.13. Public transit cards
 - 2.14. Driver license
3. Apple Pay cards
 - 3.1. Credit, debit, stores, transit, pre-paid, Apple Cash
4. Passes
 - 4.1. Boarding passes, movie and event tickets, coupons, reward cards, ID cards, etc.

About Apple Pay

5. Use Apple Pay with contactless readers at stores, restaurants, ATMs, etc.
6. Credit/debit card info is stored on a secure enclave on your iPhone, iPad, and Apple Watch



7. The device takes the place of the physical card
8. Face ID, Touch ID, and the Watch passcode and wrist detection (Watch > Settings > Passcode) validate the transaction
9. The device transmits a one-time code to the contactless reader
10. The credit card account number never leaves your device, and the physical card never leaves your wallet

Add a card to the Wallet app on iPhone

11. Tap Wallet, then tap the + button to add a card, then tap Continue
12. Hold your card up to the rear-facing camera, positioning it in the frame
13. Add the CVV security code and any other info that is requested
14. Follow the bank instructions. You may be asked to verify the card via email, text message, or a phone call
15. If you have cards associated with your Apple ID or that you use on other devices, enter the CVV number for each card
16. The first card added is the default card. To change the default card:
 - 16.1. Touch and hold the new default card and drag it to the top of the stack
 - 16.2. Reposition other cards in the same way

Add a card to Apple Watch

17. On your iPhone, tap Watch
18. Tap My Watch

19. Tap Wallet & Apple Pay
20. Tap Add next to the card you want to add to the Watch, then enter the card's CVV number
21. Follow the bank instructions. You may be asked to verify the card via email, text message, or phone call
22. For new cards, tap Add Card, and follow the on-screen directions

Add a card to iPad

23. Tap Settings
24. Tap Wallet & Apple Pay
25. Tap Add next to the card you want to add to the iPad, then enter the card's CVV number
26. Follow the bank instructions. You may be asked to verify the card via email, text message, or phone call
27. For new cards, tap Add Card, and follow the on-screen directions

Using Apple Pay (for purchases or at ATMs)

28. With Face ID
 - 28.1. With the screen locked, double-click side button
 - 28.2. Authenticate with Face ID or your passcode
 - 28.3. Use the default card or tap a different card to choose it
 - 28.4. Position top of iPhone near contactless reader until you see Done and a checkmark on the screen

29. With Touch ID

- 29.1. With the screen locked, double-click the home button
- 29.2. Authenticate with your fingerprint or passcode
- 29.3. Use the default card or tap a different card to choose it
- 29.4. Position top of iPhone near contactless reader until you see Done and a checkmark on the screen

30. Apple Watch

- 30.1. Double-click side button (swipe or turn the digital crown to change cards)
- 30.2. Hold Watch near contactless card reader until you feel a tap and hear a beep that confirms payment

Using Apple Pay within apps and online with Safari

31. Use Apple Pay in apps or on websites via Safari that support Apple Pay

32. Tap or click the Apple Pay button to begin process



33. Use iPhone, iPad, and Apple Watch to pay in the usual way (with Face ID, Touch ID, or the side button)

34. Mac

34.1. Set up on your iPhone. There is no Wallet app, but you can use Apple Pay in apps or on websites via Safari that support Apple Pay

34.2. Macs with Touch ID can be used to authenticate with Apple Pay, otherwise authenticate using your nearby iPhone or Apple Watch

Using a rewards card with Apple Pay

35. From the App Store, download the store's app
36. Log in with your account
37. Add the rewards card to Apple Wallet
38. Open Wallet and tap to select your card
39. Hold your device near contactless reader
40. Apple Pay will then switch to your default card for payment
41. To have the rewards card appear automatically when you're in the store, tap the More button (⋮) on the card, then turn on Automatic Selection.



Apple Card

42. A new credit card from Apple and Goldman Sachs
43. No fees and daily cash back—3% on all purchases from Apple, 2% on all other Apple Pay purchases, 1% on purchases with the physical card
44. 3% cash-back benefit from some other vendors (Uber, Walgreens, Panera)
45. Titanium card with your name, chip, magnetic stripe only. No number, CVV, or signature line
46. Apply in the Wallet app (tap the + button) or at apple.com/apple-card

Apple Cash

47. Use with Apple Pay or as an easy way to send and receive money with other Apple Cash users in the United States
48. Similar to PayPal, Venmo, and Zelle
49. No fee to send, receive, or request money using Apple Cash
50. Daily cash from Apple Card goes to Apple Cash
51. Tie to your debit card in Wallet (which is linked to a bank account) to Apple Cash
52. Set up Apple Cash on iPhone, iPad, Apple Watch
 - 52.1. Apple ID two-factor authentication must be turned on
 - 52.2. Tap Settings > Wallet & Apple Pay > Apple Pay Cash and follow directions
 - 52.3. Add a debit card to Apple Cash to send money from your bank account with no fees
 - 52.4. Tap the Apple Cash card and tap Verify Identity and provide typical information (name address, birthdate, last four digits of your social security number, driver license image)
53. Use Apple Cash on iPhone, iPad, and Apple Watch
 - 53.1. Apple Cash can be set up as default card for Apple Pay or to pay your Apple Card balance
 - 53.2. Accepted anywhere VISA is accepted worldwide
 - 53.3. Use Messages for person-to-person transfer of money
 - 53.3.1. Tap Messages
 - 53.3.2. Address the message

53.3.3. Tap the Apple Pay button

53.3.4. Tap to set a dollar amount

53.3.5. Tap Request or Pay

53.3.6. Add a comment if you like, then tap the Send button

53.4. Or, use the Apple Cash card in the Wallet app

53.5. Or, particularly on Apple Watch, use Siri: “Hey Siri, send George Washington \$10.”

53.6. Cash you send will be deducted from your Apple Cash card; cash you receive will go to your Apple Cash card.

53.7. To add money or transfer money to your bank:

53.7.1. Tap Wallet

53.7.2. Tap Apple Cash card

53.7.3. Tap the More ☰ button

53.7.4. Tap Add Money or Transfer to Bank to move money between your Apple Cash card and your bank account

53.7.5. Pending requests will also appear in the Wallet beneath the Apple Cash Card

Passes

54. Boarding passes, tickets, coupons, etc. are usually available in an app, an email, on a website, or via a QR code

54.1. Look for Add to Apple Wallet badge



55. Tap More (☰) button, then tap Pass Details, then tap the Share button (🔗) to a pass with others
56. Touch and hold to rearrange the passes; the pass order is updated on all devices signed into iCloud with the same Apple ID
57. If a notification for a pass appears on the lock screen, tap it to open the pass and present the QR code or bar code to the reader. Some passes may be contactless.

Car Keys and Home Keys

58. Selected cars (BMW, Kia, Ford) have the ability to add a key to the Wallet app
 - 58.1. Express mode can be used to lock, unlock, or start the car without Touch ID, Face ID, or a device passcode
 - 58.2. Keys can be shared electronically with time limits
59. Selected smart home locks that are HomeKit compatible (Schlage Encode Plus, Level Lock+) can add a key to the Wallet app
 - 59.1. Express mode can be used to lock or unlock without Touch ID, Face ID, or a device passcode
 - 59.2. Keys can be shared electronically (so they say....)

Wallet & Apple Pay settings

60. Tap Settings > Wallet and Apple Pay
 - 60.1. Turn Apple Cash on or off
 - 60.2. List of payment cards; tapping one shows its settings

60.3. Double-click home/side button to get cards and passes ready for use

60.4. Express transit cards work without authentication.

60.4.1. For example, the Clipper Card in the Bay Area works (with caveats)

60.4.2. More info: <https://transit.applepay.apple/san-francisco>

60.5. Transaction defaults (payment card, shipping address, email, and phone number)

60.6. Switch to allow/disallow payments on a Mac

60.7. Order tracking

Card and Pass settings

61. Settings will vary based upon the type of card and pass you are viewing

62. Tap a card, then tap the More button (⋮) to see its settings

62.1. Important settings for cards: Automatic selection, notifications, transaction history

62.2. Important settings for passes: Automatic updates, automatic selection, notifications, suggest on lock screen, remove pass

Track Orders

63. You can track your Apple Pay purchases made in apps and on the web from participating merchants

64. Tap the Orders button 

65. Tap a purchase to see more details

Help!

66. Me: Mike Matthews, mamatthews@icloud.com, 925-876-4098

67. Apple: apple.com/apple-pay, apple.com/wallet

mm—1/1/2023