



Apple Pay

Ecosystem Insight & Integration
with iOS Mobile Apps

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About Apple Pay

Apple Pay is a mobile payment and digital wallet service by Apple Inc., which provides an easy and secure way to make payments in stores via iOS apps, watchOS apps, and Safari.

Users can also access Apple Pay in Business Chat and iMessage extensions. By using Face ID, Touch ID, or double-clicking Apple Watch, users can quickly and securely provide payment, shipping, and contact information to check out.

Customers love the simplicity of Apple Pay, and you'll love the increased conversion rates that come with it. Apple Pay uses Near Field Communication (NFC) technology between your device and the payment terminal when you use Apple Pay in stores that accept contactless payments.

NFC is an industry-standard, contactless technology designed to work only across short distances.

Payment Types Supported

Supports Payment Networks and Card Scheme

- Visa (worldwide)
- V Pay (worldwide)
- Mastercard (worldwide)
- Maestro
- American Express (worldwide)
- Discover Card (only in the United States)
- Cartes Bancaires (CB; only in France)
- Interac (only in Canada)
- Eftpos (only in Australia)
- China UnionPay (worldwide)
- Suica, iD, QUICPay (only in Japan)
- SPTC transit card (only in Shanghai, China)
- Yikatong, Beijing Transit Card
- mada in Saudi Arabia
- Hop Fastpass, transit card in Portland, Oregon
- Ticket Restaurant
- Elo (only in Brazil)
- Support E

Support Express Transit or Express Travel

Quickly pay for rides with Apple Pay on your iPhone or Apple Watch when you turn on Express Transit mode. With Express Transit mode enabled, you don't have to validate with Face ID, Touch ID, or your passcode when you pay for rides with Apple Pay on your iPhone and Apple Watch. And you don't need to wake or unlock your device or open an app.

You must turn on your iPhone or Apple Watch to use Express Transit mode. However, you do not have to be connected to a network.

Since iOS 12.3 supported credit and debit cards (and some stored-value transport cards such as Shanghai & Beijing transit cards, Suica, MTA, and TriMet), users can pay for journeys on specific public transport networks.

Once the user selects a supported credit, debit, or transit card as their Express Transit/Travel card, they can simply hold their device near the card reader (for example, at ticket barriers) to initiate or complete payment for the journey.

Within iOS, the functionality is labeled as "Express Transit" in North America and "Express Travel" in most other English-speaking countries because "transit" in most varieties of English has a narrower meaning of traveling through a jurisdiction or airport during a journey as opposed to travel or transport in general.

On iPhone XR, iPhone XS, iPhone XS Max (and later), Express Transit/Travel cards can be used up to five hours on Power Reserve after the device has powered off due to a drained battery.

The typical low-battery icon will display with "Express Cards Available" text appearing at the bottom of the display, letting users know that Express Transit/Travel is still available for usage.

Express mode is also available for contactless student ID cards stored in the Wallet app.

Apple Pay System Architecture

Before diving in, let's get familiar with some basic terminology to understand it better.

Secure Element

Secure Element (SE) is an industry-standard, certified chip designed to store your payment information safely on your device. It acts as a contactless payment card. The Device Account Number in the Secure Element is isolated from iOS, watchOS, and macOS is never stored on Apple servers or backed up to iCloud.

Apple Pay uses SE to store secret information associated with tokenized cards.

SE can be embedded in either the phone or SIM card. In the iPhone 6 and newer and in Apple Watch, the SE is embedded in the device's near-field communication (NFC) chip in iPhones. This is used at payment terminals to perform transactions over NFC. SE emulates a payment card during an Apple Pay transaction.

Tokenization

Tokenization is often used in credit card processing. The Payment Card Industry (PCI) Council defines tokenization as "a process by which the primary account number (PAN) is replaced with a surrogate value called a token."

De-tokenization is the reverse process of redeeming a token for its associated PAN value.

Tokenization works by substituting a sensitive data element with unique identification symbols that retain all essential information about the data without compromising its security. The unique identification number is referred to as a token and has no extrinsic or exploitable meaning or value.

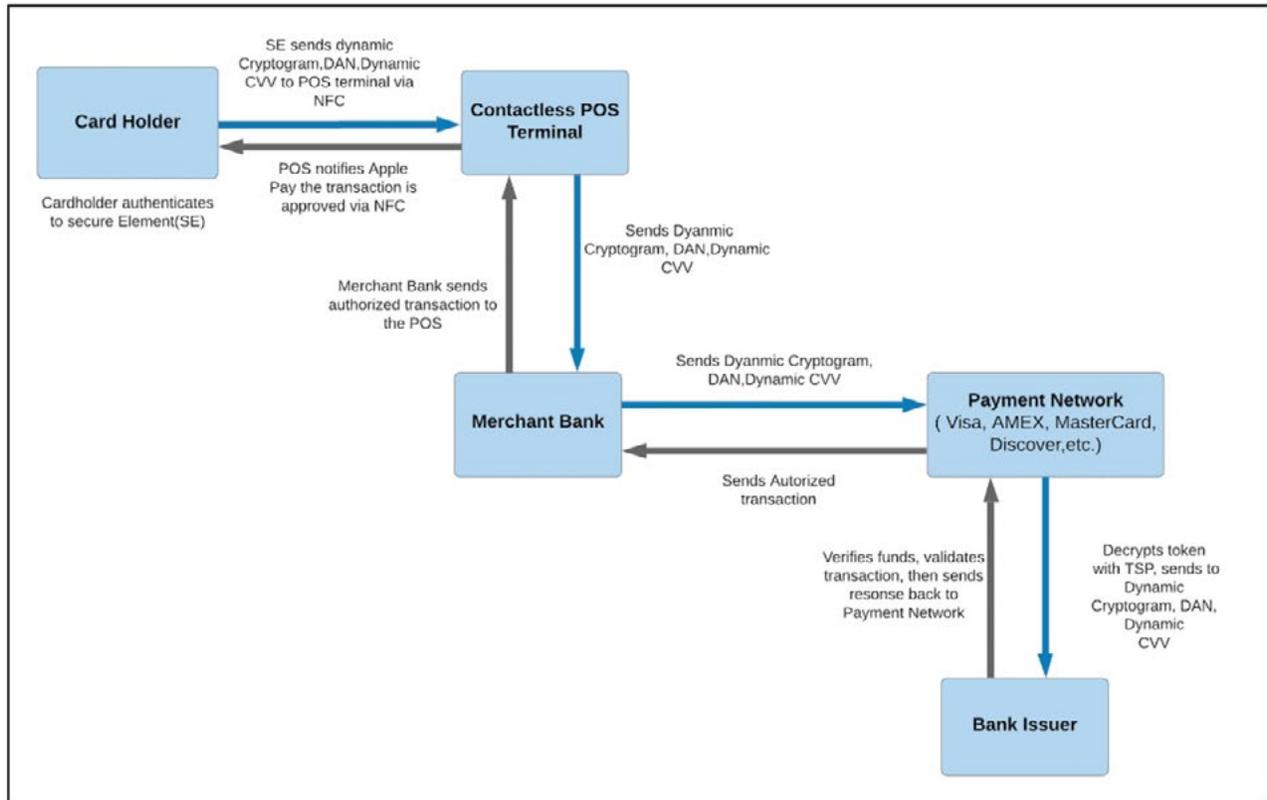
The token is a reference (i.e., identifier) that maps back to the sensitive data through a tokenization system. The mapping from original data to a token uses methods that render tokens infeasible to reverse in the absence of the tokenization system, for example, using tokens created from random numbers.

Only the tokenization system can tokenize data to create tokens or de-tokenize back to redeem sensitive data, and then only under strict security controls.

Adding a Card to Apple Pay

A card can be added to Apple Pay either by scanning the card or submitting the card information. Then this information is submitted to Apple servers.

Apple sends the received card information to the relevant card network (Visa, Mastercard, AmericanExpress, Discover, etc.). The card network then validates the card information with the issuing bank.



After the validation, the card network acting as a **TSP (Token Service Provider)** creates a token (which is called a **DAN or a Device Account Number** in the context of Apple Pay) and a token key. This DAN is generated using tokenization and is not the actual card number. Afterward, this information is sent back to Apple servers.

After the device receives this information from Apple servers, it is saved in its **secure element (SE)**.

If you want to use Apple Pay on more than one device, you need to add your card to each device. After you set up Apple Pay on iPhone or Apple Watch, you can use your cards on the web in Safari on compatible Mac models while signed in to iCloud. On Apple Watch Series 3 and later, and iPhone 8 and iPhone 8 Plus and later, you can add up to 12 cards on a device. On earlier models, you can add up to eight cards on a device.

Add a card on your iPhone

- Go to the wallet and tap the + button.
- Follow the steps to add a new card. [Watch the demo](#) to see how it works. If asked to add the card you use with your Apple ID, cards on other devices, or cards you've recently removed, choose one and enter the card security codes.
- Tap Next. Your bank or card issuer will verify your information and decide if you can use your card with Apple Pay. If your bank or issuer needs more information to verify your card, they'll ask you for it. Once you have it, go back to Wallet and tap your card.
- After your bank or issuer verifies your card, tap Next. You can [then start using Apple Pay](#).

Add a card to your Apple Watch

- Open the Apple Watch app on your iPhone, and go to the My Watch tab. If you have multiple watches, choose the desired one.
- Tap Wallet & Apple Pay.
- Follow the steps above to add a card to your iPhone/iPad.

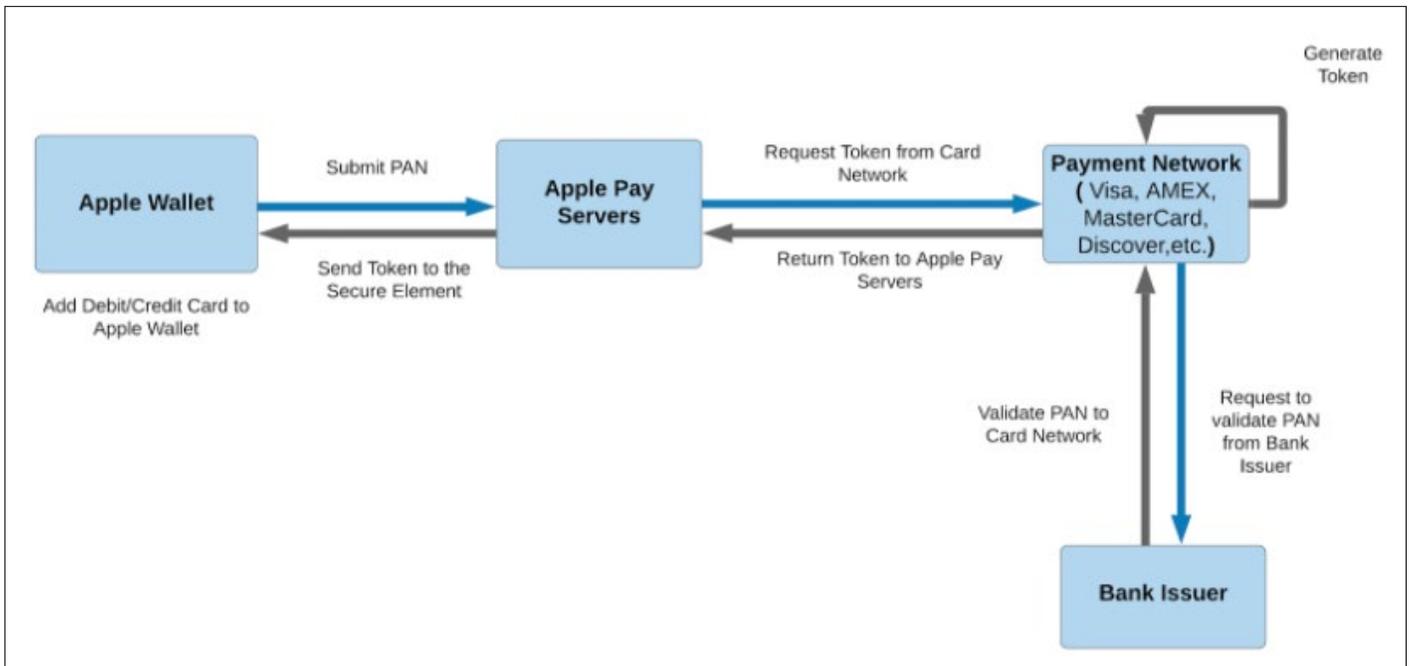
Add a card to your Mac

To add a card to Apple Pay, you need a Mac model with Touch ID. On Mac models without a built-in Touch ID, you can complete purchases using Apple Pay on your eligible iPhone or Apple Watch: On your iPhone, go to Settings > Wallet & Apple Pay and turn on Allow Payments on Mac.

Here's how to add a card to your Mac model with Touch ID:

- On your Mac model with Touch ID, go to System Preferences > Wallet & Apple Pay.
- Tap Add Card.
- Follow the steps to add a new card. If asked to add the card you use with your Apple ID, enter its security code.
- Tap Next. Your bank or card issuer will verify your information and decide if you can add your card to Apple Pay. If your bank or issuer needs more information to verify your card, they'll ask you for it. When you have the information, go back to System Preferences > Wallet & Apple Pay and tap your card.
- After your bank or issuer verifies your card, tap Next.

Apple Pay Transaction via POS Device



When you use your Apple device at a POS terminal to make a payment, the device communicates with the terminal to initiate a transaction. Apple Pay uses EMVCO's contactless specification to communicate with the terminal. If the terminal does not support EMV contactless, Apple Pay will use contactless MSD (Magnetic Stripe Data) mode.

Completion of an Apple Pay Transaction

When the card network receives a transaction request, it identifies whether it's an actual card number or a tokenized card number. If it is tokenized (which is the case for Apple Pay transactions), the card network validates the cryptogram (or dynamic CW) using their copy of the **token key** (the card network is [acting as a TSP here](#)).

After some additional validations, the card network de-tokenizes the DAN and obtains the original PAN (primary account number).

This transaction request is sent to the [issuer](#) (the bank or the financial institution that issued the credit card) along with the original PAN. The issuer authorizes the transaction and sends back the response to the POS terminal.

Integration of Apple Pay via Mobile App

To set up your environment to implement Apple Pay in your apps, you must complete three steps:

1. Create a merchant ID.
2. Create a Payment Processing certificate.
3. Enable Apple Pay in Xcode.

Create a merchant ID

A merchant identifier uniquely identifies you to Apple Pay as a merchant who can accept payments. You can use the same merchant identifier for multiple native and web apps. It never expires.

Steps to create merchant ID

1. Log in to Apple's developer account.
2. In Certificates, Identifiers & Profiles, select Identifiers from the sidebar, then click the Add button (+) in the upper-left corner.
3. Select Merchant IDs, then click Continue.
4. Enter the merchant description and identifier name, then click Continue.
5. Review the settings, then click Register.

Alternatively, you can create a merchant identifier in Xcode with the following steps:

Enable Apple Pay:

1. In the project editor, add the Apple Pay capability to your target. Apple Pay appears in the Signing & Capabilities pane revealing additional controls to configure the capability.
2. Below the Merchant IDs table, click the Add button (+).
3. In the dialog that appears, enter the merchant identifier name.
4. An app group container ID begins with a merchant and is followed by a string in reverse DNS notation.
5. Click OK; the merchant ID appears selected in the table.

Create a payment processing certificate

A payment processing certificate is associated with your merchant identifier and used to encrypt payment information. The payment processing certificate expires every 25 months. If the certificate is revoked, you can recreate it with the following steps:

- In [Certificates, Identifiers & Profiles](#), select Identifiers from the sidebar.
- Under Identifiers, select Merchant IDs using the filter in the top-right.
- On the right, select your merchant identifier.
- Note: If a banner appears at the top of the page saying that you need to accept an agreement, click the Review Agreement button and follow the instructions before continuing.
- Under Apple Pay Payment Processing Certificate, click Create Certificate.
- [Create a certificate signing request](#) on your Mac, and click Continue.
- Click Choose File.
- In the dialog that appears, select the certificate request file (a file with a .certSigningRequest file extension), then click Choose.
- Click Continue.
- Click Download, the certificate file (a file with a .cer file extension) appears in your Downloads folder.

Steps to Integrate Apple Pay in App

1. Creating a Payment Request : First import PassKit then add the following text:

```
let request = PKPaymentRequest()
let applePayController =
    PKPaymentAuthorizationViewController(paymentRequest: request)
self.presentViewController(applePayController, animated: true,
    completion: nil)
```

2. Populating PKPaymentRequest:

```
let SupportedPaymentNetworks = [PKPaymentNetworkVisa,
    PKPaymentNetworkMasterCard, PKPaymentNetworkAmex]
let ApplePaySwagMerchantID = "merchant.com.YOURDOMAINApplePay"
// Fill in your merchant ID here!
```

Check whether the user can make payments through the specified network. Put these lines in viewDidLoad to maintain Apple button status.

```
applePayButton.hidden =  
!PKPaymentAuthorizationViewController.canMakePaymentsUsingNetworks(SupportedPayment-  
Networks)
```

Add the following details:

```
request.merchantIdentifier = ApplePaySwagMerchantID  
request.supportedNetworks = SupportedPaymentNetworks  
request.merchantCapabilities = PKMerchantCapability.Capability3DS  
request.countryCode = "US"  
request.currencyCode = "USD"
```

merchantIdentifier: This is your merchant ID.

supportedNetworks: Tells the request which networks you support.

merchantCapabilities: A security standard you want to use.

Implementing delegates to handle payment requests:

```
extension ViewController: PKPaymentAuthorizationViewControllerDelegate {  
  
    func paymentAuthorizationViewController(controller:  
        PKPaymentAuthorizationViewController!, didAuthorizePayment payment: PKPayment!,  
        completion: ((PKPaymentAuthorizationStatus) -> Void)!) {  
        completion(PKPaymentAuthorizationStatus.Success)  
    }  
  
    func paymentAuthorizationViewControllerDidFinish(controller:  
        PKPaymentAuthorizationViewController!) {  
        controller.dismissViewControllerAnimated(true, completion: nil)  
    }  
}
```

PKPayment: holds the Apple Pay authorization token and final shipping, billing, and contact information for the order.

Set Up Apple Pay on the Web

Apple Pay on the web allows users to purchase goods and services within your web app. To configure Apple Pay on the Web, you need to create a Merchant ID and Payment Processing Certificate as outlined above. You will also have to register the merchant domain and create a Merchant Identity Certificate.

Register a merchant domain

Register the merchant domains in your organization that will process the Apple Pay transactions and [create a merchant identity certificate](#) that you'll use to authenticate communication with the Apple Pay servers.

Steps to Register Merchant Domain:

- In Certificates, Identifiers & Profiles, select Identifiers from the sidebar, then select Merchant IDs from the top right pop-up menu.
- On the right, select your merchant identifier.
- Under Merchant Domains, click Add Domain.
- Enter the fully qualified domain name, then click Save.
- Click Download, place the downloaded file in the specified location, then click Verify.
- Click Done.

Verify a merchant domain

- In Certificates, Identifiers & Profiles, select Identifiers from the sidebar, then select Merchant IDs from the top right pop-up menu.
- On the right, select your merchant identifier.
- Under Merchant Domains, click Verify next to the domain, then follow the instructions.

Create a merchant identity certificate

- In Certificates, Identifiers & Profiles, select Identifiers from the sidebar, then select Merchant IDs from the top right pop-up menu.
- On the right, select your merchant identifier.
- Under Apple Pay Merchant Identity Certificate, click Create Certificate.
- Create a certificate signing request on your Mac, and click Continue.
- Click Choose File.
- In the dialog that appears, select the certificate request file (a file with a .certSigningRequest file extension), then click Choose.
- Click Continue.
- Click Download.
- The certificate file (a file with a .cer file extension) appears in your Downloads folder.

Human Interface Guidelines

Use the Apple-provided APIs to create Apple Pay buttons. When you use the system-provided APIs, you get:

- A button that is guaranteed to use an Apple-approved caption, font, color, and style.
- Assurance that the button's contents maintain proportions as you change its size.
- Automatic translation of the button's caption into the device's set language.
- Support for configuring the button's corner radius to match the style of your UI.
- A system-provided alternative text label that lets VoiceOver describe the button.

Payment Button Type

Example Usage



An area in an app or website where people can make a purchase, such as a product detail page or shopping cart page.



An app or website for paying bills or invoices, such as those for a utility—such as cable or electricity—or a service such as plumbing or car repair.



An app or website that helps people book flights, trips, or other experiences.



An app or website for an approved nonprofit that lets people make donations.



An app or website with stylistic reasons to use a button that can have a smaller minimum width or that doesn't specify a call to action. If your choice of payment button type is not supported on the version of the operating system your app or website is running in, the system may replace it with this button.

Maintain the minimum button size and margins around the button. Be mindful that the button title may vary in length depending on the locale.



For more details, please see [Apple's Human Interface Guidelines for Developers here](#).

Sandbox Testing

The sandbox environment is a great way to test offline implementation of Apple Pay for apps, websites, and point of sale systems. This document provides an overview of the sandbox environment, details on getting started, and general support to test your Apple Pay transactions.

The Apple Pay sandbox environment allows merchants and developers to test their Apple Pay implementation with test credit and debit cards.

Currently, the sandbox supports Apple Pay testing for **Australia, Canada, China, France, Hong Kong, Ireland, Italy, Japan, New Zealand, Russia, Singapore, Spain, Taiwan, United Kingdom, and the United States.**

You'll need the following to test Apple Pay in the sandbox:

- iPhone 6 or later, iPad Mini 3 or later, iPad Air 2, iPad Pro, or Apple Watch.
- App Store Connect sandbox tester account.
- Supported test credentials.

Create a Sandbox Tester Account

- Sign in to App Store Connect.
- On the homepage, click Users and Access.
- Under Sandbox, click Testers.
- Click “+” to set up your tester accounts.
- Complete the tester information form and click Invite.
- Sign out of your Apple ID on all testing devices and sign back in with your new sandbox tester account.

Adding a Test Card Number

- Make sure to sign out of iCloud and sign in to your test device with your sandbox tester account.
- Go to Wallet and tap Add Credit or Debit Card.
- Using your test credential, follow the steps to add a new card using manual entry.
- After adding your card, you may begin testing

List of Devices Supported

The following list of devices supports Apple Pay:

iPhone: iPhone 6 and above version devices, with iOS 11.2

iWatch: iWatch 4 series and above, with watchOS 4.2 and later

List of Countries Supported

Date	Payment cards support issued in:	Date	Payment cards support issued in:
Oct 20, 2014	 United States (except Puerto Rico & other unincorporated territories.)	July 14, 2015	 United Kingdom (except Overseas territories.)
Nov 15, 2015	 Canada	Nov 19, 2015	 Australia
Feb 18, 2016	 China	April 19, 2016	 Singapore
July 7, 2016	 Switzerland	July 19, 2016	 France
July 19, 2016	 Monaco	July 20, 2016	 Hong Kong
Oct 4, 2016	 Russia	Oct 13, 2016	 New Zealand
Oct 25, 2016	 Japan	Dec 1, 2016	 Spain
Mar 7, 2017	 Guernsey	Mar 7, 2017	 Ireland
Mar 7, 2017	 The Isle of Man	Mar 7, 2017	 Jersey

Date	Payment cards support issued in:		Date	Payment cards support issued in:	
Mar 29, 2017		Taiwan	May 17, 2017		Italy
May 17, 2017		San Marino	May 17, 2017		Vatican City
Oct 24, 2017		Denmark	Oct 24, 2017		Greenland
Oct 24, 2017		Finland	Oct 24, 2017		Sweden
Oct 24, 2017		United Arab Emirates	Apr 4, 2018		Brazil
May 17, 2018		Ukraine	June 19, 2018		Poland
June 20, 2018		Norway	Nov 28, 2018		Kazakhstan
Nov 28, 2018		Belgium	Dec 11, 2018		Germany
Feb 19, 2019		Czech Republic	Feb 19, 2019		Saudi Arabia
Apr 24, 2019		Austria	May 8, 2019		Iceland
May 21, 2019		Hungary	May 21, 2019		Luxembourg
June 11, 2019		Netherlands	June 26, 2019		Bulgaria
June 26, 2019		Croatia	June 26, 2019		Cyprus (except Northern Cyprus)
June 26, 2019		Estonia	June 26, 2019		Greece

Date	Payment cards support issued in:	Date	Payment cards support issued in:
June 26, 2019	 Latvia	June 26, 2019	 Liechtenstein
June 26, 2019	 Lithuania	June 26, 2019	 Malta
June 26, 2019	 Portugal	June 26, 2019	 Romania
June 26, 2019	 Slovakia	June 26, 2019	 Slovenia
July 2, 2019	 Faroe Islands	Aug 6, 2019	 Macau
Sept 3, 2019	 Georgia	Nov 19, 2019	 Belarus
2020	 Turkey	2020	 Israel
2020	 Mexico	2020	 Azerbaijan
Jan 28, 2020	 Montenegro		

Apple Pay Usage in Public Transit Systems

The following is the list of countries and the areas within them that use Apple Pay within public transport systems as of January 2021.

Country	Region/City	Express Transit/Travel	Fare Payment Method(s)
China	Beijing	✓	Transit cards
United States	Chicago		Debit & credit cards
Japan	Countrywide	✓	All forms of transit that support Suica
Singapore	Countrywide		Mastercard and Visa debit and credit cards
China	Guangzhou		UnionPay (CUP) credit cards
China	Hangzhou		UnionPay (CUP) debit and credit cards
United Kingdom	London	✓	Debit & credit cards
United States	Miami		Debit & credit cards
Belarus	Minsk		Debit & credit cards
Russia	Moscow		Debit & credit cards
United States	New York City	✓	Debit & credit cards
Russia	Novosibirsk		Debit & credit cards
United States	Portland	✓	Hop FastPass, debit & credit cards
Russia	Saint Petersburg		Debit & credit cards
China	Shanghai	✓	Transit cards
Australia	Sydney		Debit & credit cards
Georgia	Tbilisi		Bank of Georgia debit & credit cards
Canada	Vancouver		Credit cards

Applicable Charges

Are there additional fees to accept Apple Pay? No. Apple doesn't charge any additional fees.

Cost of digital wallet

There's no fee to send, receive, or request money using Apple Cash with standard delivery. If you select "instant transfer" when moving Apple Cash to your bank account, however, there is a 1% fee subject to a \$0.25 minimum and \$10 maximum.

Funding options

Eligible U.S. credit, debit, and prepaid cards.

Speed for cashing out to a bank account

With Instant Transfer, within 30 minutes if using an eligible Visa debit card. To use a bank transfer, 1-3 business days.

Payment Service Providers

Payment gateways, merchant acquirers, and other solution providers integrate Apple Pay in apps and on the web. Globally, various solution providers have demonstrated the ability to support the transaction types and business models supported by Apple Pay for all applicable payment networks in the respective countries or regions.

For example, for New Zealand, the following providers can support Apple Pay:

- [Adyen](#)
- [Braintree](#)
- [Stripe](#)
- [Wind cave](#)

For more region and countries, refer to [Apple's Payment Provider listings here](#).

Limitations While Using Apple Pay in Stores

In some countries and regions, if your transaction exceeds a certain amount when paying in stores with Apple Pay, you might need to enter your PIN. In some cases, you might need to sign a receipt or use a different payment method.

Merchants and card issuers set limits for some transactions. Here are the transaction limits for contactless payments in stores, including Apple Pay, in the Asia-Pacific region:

Country	Limitations
Australia	You may need to enter your PIN for purchases over 100 AUD.
Macau	You may need to sign a receipt or enter your PIN for purchases.
Hong Kong	You may not be able to use Apple Pay for purchases over 500 HKD.
Singapore	You may need to sign a receipt or enter your PIN. At some stores, you might not be able to use Apple Pay for purchases over 100 SGD.
Japan	At some stores, you may not be able to use Apple Pay, or you may need to enter your PIN. At other stores, you may not be able to use Apple Pay for purchases over 20,000 Yen.
Taiwan	You may need to provide a signature for purchases over 1000 NTD.

For more details for countries and regions, please visit [this Apple resource](#).

Hardware Requirements

To accept Apple Pay in your store, you need to have a **contactless payment-capable point-of-sale terminal**. In Japan, for example, terminals should support iD, QUICPay, or Suica. Contact your payment provider to set up your terminal, and tell them you would like to accept Apple Pay.

Apple Cash transactions are processed like standard Apple Pay transactions. If you accept Discover debit contactless transactions today, you should be able to get Apple Cash without any changes. If you're not already accepting Discover debit contactless payments, contact your payment provider to make sure that your point-of-sale setup can accept Apple Pay, is configured with the most recent kernel and firmware versions, and can support the proper BIN ranges.

Contactless payment is a secure method for consumers to purchase products or services using a debit, credit, or smart card (also known as a chip card) using RFID technology or near-field communication (NFC). To make a contactless payment, tap your card near a point-of-sale (POS) terminal equipped with the contactless payment technology. Since contactless payments do not require a signature or a personal identification number (PIN), transaction sizes are limited. The allowable amount for a contactless transaction varies by country and by the bank.

Let's briefly talk about EMV and MSD modes.

EMV Contactless Mode

When using EMV contactless mode, the Apple device communicates with the terminal according to the EMV contactless specification. The secure element on the device generates a dynamic cryptogram for each transaction using the token, token key, amount, and other information related to the transaction. This **dynamic cryptogram** is then sent to the payment processor and the token (DAN), transaction amount, and additional information required to process the transaction.

Contactless MSD Mode

Most terminals operate using contactless MSD mode. MSD, or Magnetic Stripe Data, is how older cards store card details. Data is stored as tracks in magnetic stripe cards. Magnetic stripe cards can have up to three tracks, and each track (track1, track2, track3) has a different format. You can [click here](#) for additional information on track data. In Apple Pay contactless MSD mode, the track2 data format is used to transfer the card data to the payment processor, which then communicates with the card network.

FAQs

Is Apple Pay available on other platforms like Android, Windows?

No, Apple Pay and Apple Cash are available only on iOS, while Venmo and PayPal are available on both Android and iOS devices.

Can it be troubleshot without hardware?

In case, the developer needs to run the flow for troubleshooting purposes, Apple Pay Sandbox Testing can be used to identify workflow issues with test cards. Find more details [here](#).

Another way of troubleshooting is to have proper server logs in place in case of Apple Pay failures to the server, while reporting the error returned by PassKit APIs, while making sure no personal details of users are reported as part of logs.

What if you lose your device and need to suspend or remove cards from Apple Pay?

If you turned on Find My iPhone on your device, you could suspend Apple Pay by placing your device in Lost Mode instead of immediately canceling your cards. If you find your device, you can re-enable Apple Pay.

Alternatively, you can go to your Apple ID account page to remove the ability to make payments with the credit, debit, and prepaid cards you were using with Apple Pay on the device.

Erasing your device remotely using Find My iPhone also removes the ability to pay with the cards you were using with Apple Pay. Your credit, debit, and prepaid cards will be suspended from Apple Pay by your bank, your bank's authorized service provider, your card issuer, or your issuer's authorized service provider, even if your device is offline. If you find your device, you can add the cards again using Wallet.

You can call your bank or issuer to suspend your credit, debit, or prepaid cards from Apple Pay. Suica cards cannot be suspended if your device is offline (more information below). The ability to use rewards cards stored on your device is removed only if your device is online.

How to Troubleshoot if Apple Pay is not working:

- Sign out and sign back into your Apple Account.
- Check to see if Apple Pay is unavailable using the [Apple System Status website](#).
- Try using a different reader.
- Manually select a card.
- Restart your iPhone and re-add your card.

Please [visit this resource](#) for more Apple Pay FAQs.



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