George

**Your Products** 

**Debit Cards** 

# **Apple Pay**

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In the digital age, more and more people want to pay contact-less. Either by debit card, by phone or even by smart watch. With George, of course, this is no problem. Please read further to know what contact-less payment methods are and how to set up your George account to be able to pay via Apple Pay.

Apple Pay is a payment method provided by the US company Apple Inc. Apple Pay digitises your debit or credit card chip and PIN transactions at any points-of-sale which are able to process contactless payments. You can also pay online and in the iOS store with Apple Pay. This payment method is supported on iPhones, Apple Watches, iPads and Mac computers.

Whenever you want to pay with Apple Pay, **two-factor authentication** comes into places: this can be either **Touch ID**, **Face ID**, your **PIN or passcode**.

You might ask yourself how it is possible to pay via phone or watch just by placing it near the

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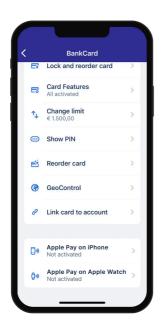




point-of-sale machine? Well, it's called NFC - near field communication.

## **Activate Apple Pay via George App**

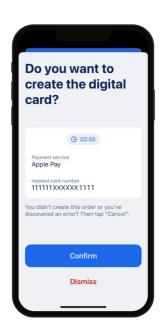
- 1. Open the George App.
- 2. Tap on the account or card that you want to add to Apple Pay.
- **3.** Go to **"Functions"** in the upper half of the screen.
- **4.** Scroll down until you see "Apple Pay on iPhone" and tap on it.



5. A new screen opens. Tap on "Let's go".



**6.** You will now be redirected to a signing screen. Sign this action.



**7.** Apple Pay is now activated for this card. You can immediately add the digitised card to your Apple Wallet or do so later.

- 8. To add the card, tap on "Add to Apple Wallet".
- 9. Tap "Next" on the screen.
- **10.** You will now see the **Terms and Conditions by your bank**. Please read them carefully and, if you agree, tap on "**Agree**".
- **11.** Now you must verify your card. Click "Next" to receive a text message on your phone via your phone number.
- **12.** You will receive a text message. Insert the **verification code.** On iPhones, this sometimes works **automatically**.
- **13.** Eventually, your card will be available in your Apple Wallet.
- **14.** In the last step, your device will ask you whether you want to set the added card as default card in your Wallet. Prioritizing a card makes sense if you have more than one card in your Wallet.

## **Activate Apple Pay via Apple Wallet**

1. Open the app "Wallet" on your iPhone.

2. Click on the "+" on the top right of your screen.

- 3. You can either add previous cards that you once already had in your wallet, or add a new card. To add a new card, tap on "Debit or Credit Card".
- **4.** Search now for "Erste Bank / Sparkasse" by entering "Erste". "Erste Bank / Sparkasse" should immediately appear on your screen.
- **5.** Choose whether you want to add a **debit** or a **credit card**.
- 6. Tap on the button "Continue" on your screen.
- 7. Enter the card details manually or scan your card number with your phone.
- **8.** Enter the **expiration date** and the **security code** of your card now.
- **9.** You will now see the **Terms and Conditions by your bank**. Please read them carefully and, if you agree, tap on "**Agree**".
- 10. Your card will now be added to your Wallet.
- 11. In the last step, your device will ask you whether you want to set the added card as

default card in your Wallet. Prioritizing a card makes sense if you have more than one card in your Wallet.

- **12.** Eventually, you will be redirected to your Wallet and see your card on top of the screen.
- **13.** You can go to the George App and tap on the card you just added. Go to "Functions" in the upper half of the screen.
- **14.** Scroll down until you see "Apple Pay on iPhone". If this field is greyed, this means Apple Pay is already activated for this card.

# **How to Remove Your Card from Apple Wallet**

- 1. Open the app "Wallet" on your iPhone.
- 2. Tap on the card you want to remove.
- 3. Tap on the three small dots on the top right.
- 4. Tap on "Card Details".
- 5. Scroll down until you see "Remove Card".
- **6.** Your iPhone will ask you whether you will remove this card, **including its transaction**

### history.

7. To remove the card, tap "Remove".



#### (i) Removing Cards from Apple Wallet/Apple Pay

If you remove your card from your Apple Wallet, you will also remove your transaction history. You can add your card again by following the above-written steps.

## **How to Pay In-Store**

Of course, you want to use Apple Pay to pay in stores. To do so, there are two possible ways:

A. If your iPhone has Face ID, just press the side button twice. Please authenticate then, when asked, with Face ID or enter your code to open Apple Wallet.

B. If your iPhone has Touch ID, press the Home button twice. Please authenticate then, when asked, with Touch ID or enter your code to open Apple Wallet.

Place your iPhone then near to the card reader which is able to process contact-less payments.

# If you want to use another card from your Wallet:

- **1.** Tap on the **standard card** to display your other cards. Tap on an other card and confirm your identity either via Face ID or Touch ID.
- 2. Place your iPhone then near to the card reader which is able to process contact-less payments.

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