
IMB Apple Pay - Frequently Asked Questions

About Apple Pay

What is Apple Pay?

Apple Pay offers an easy, secure, and private way to pay on iPhone, iPad, Apple Watch, and Mac.

It enables you to link your IMB Visa Debit card to a eligible Apple Device to make safe and secure contactless purchases in stores, within apps, on the web in Safari.

For more information about Apple Pay <https://support.apple.com/en-au/HT201469>

Are my payments safe with Apple Pay?

Yes, your payments are secure with Apple Pay!

Every transaction on your iPhone, iPad, or Mac requires you to authenticate with Face ID, Touch ID, or your passcode. Your Apple Watch is protected by the passcode that only you know, and your passcode is required every time you put on your Apple Watch or when you pay using Apple Pay.

Your card number and identity aren't shared with the merchant, and your actual card numbers aren't stored on your device or on Apple servers.

For more information about Apple Pay security and privacy overview <https://support.apple.com/en-au/HT203027>

Which Apple Devices can I use?

A full list of compatible Apple Devices can be found at <https://support.apple.com/en-au/HT208531>

Does it cost me anything to use Apple Pay?

No, it doesn't cost you anything extra to use Apple Pay.

You will need an active internet connection to add your card to Apple Pay, so be aware that message and data rates may apply – depending on your plan.

Which IMB cards are eligible for Apple Pay?

You can load any IMB Visa Debit Card to Apple Pay.

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Setting up Apple Pay

How do I add a card to Apple Pay?

The process of adding a card to Apple Pay differs depending on the device. You will need your IMB Visa Debit Card and the latest version of iOS and watchOS to set up cards in Apple Pay.

Adding a card on your iPhone

1. Go to the Wallet app and tap the + icon
2. Follow the steps to add a new card
3. Read and accept IMB's Apple Pay Terms and Conditions
4. Follow the verification steps, once IMB verifies your card you can start using Apple Pay

Adding a card on your Apple Watch

1. Open the Apple Watch app on your iPhone
2. Tap Wallet & Apple Pay
3. Follow the steps to add a new card
4. Read and accept IMB's Apple Pay Terms and Conditions
5. Follow the verification steps, once IMB verifies your card you can start using Apple Pay

Adding a card on your iPad

1. Go to settings
2. Tap Wallet & Apple Pay
3. Follow the steps to add a new card
4. Read and accepts IMB's Apple Pay Terms and Conditions
5. Follow the verification steps, once IMB verifies your card you can start using Apple Pay

For more information on how to set up Apple Pay on your device, visit www.imb.com.au/appleypay for a step by step video tutorial.

For more information on how to Set up Apple Pay on your iPhone, iPad, Apple Watch, or Mac <https://support.apple.com/en-au/HT204506>

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Setting up Apple Pay *Continued*

How do I activate my card with Apple Pay?

For security reasons, IMB may require you to complete a verification check before activating your card with Apple Pay.

If we require you to complete a verification check, we will either send you a one-time password to the mobile number you have registered with IMB or we will ask you to contact us on 133 462.

Can I add my card to multiple devices?

Yes, you can add your card on up to nine eligible Apple devices.

Can I add multiple cards to one device?

Yes, you can add up to ten cards on a single compatible Apple Device. The first card added will be the default card, but you can change this at any time (for how to, see managing your cards later in these FAQs).

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Using Apple Pay

Where can I use Apple Pay?

Apple Pay can be used anywhere that accepts contactless payments. Apple Pay can also be used within apps, and on the web.

With your iPhone or Apple Watch, you can use Apple Pay wherever you see one of these symbols.



Can I use Apple Pay internationally?

Yes, you can use Apple Pay at participating merchants internationally.

Be aware that some international merchants will not accept Apple Pay. IMB recommends taking your Visa Debit card with you on your travels.

How do I make in-store payments with my iPhone?

To authorise a payment on your compatible iPhone;

- Using Touch ID - To use your default card, rest your finger on Touch ID. Hold the top of your iPhone within a few centimeters of the contactless reader until you see Done and a checkmark on the display.
- Using Face ID - To use your default card, double-click the side button, then glance at your iPhone to authenticate with Face ID, or enter your passcode. Hold the top of your iPhone within a few centimeters of the contactless reader until you see Done and a checkmark on the display.
- If Touch ID or Face ID are not enabled, enter your device passcode to authorise the payment



Face ID



Pay with Touch ID

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Using Apple Pay *Continued*

How do I make in-store payments with my Apple Watch?

To authorise a payment on your Apple Watch;

- To use your default card, double-click the side button and hold the display of your Apple Watch within a few centimeters of the contactless reader. Wait until you feel a gentle tap.

Note: On Apple Watch, you must double-click the side button when the device is unlocked to activate your default card for payment.

For more information using Apple Pay in stores, within apps and websites

<https://support.apple.com/en-au/HT201239>

Is there a transaction limit for Apple Pay in-store?

Depending on the store and transaction amount, you might need to sign a receipt or enter your PIN (your Plastic Card Pin Number).

How else can I make Apple Pay transactions?

You can use Apple Pay within apps and on the web too. For more information of where and how to pay with Apple Pay see <https://support.apple.com/en-au/ht201239>.

How can I do a refund with Apple Pay?

You can return the item to the merchant as you normally would. Some retailers will be able to process the refund to the device; however, some retailers may still require the plastic card to perform the refund.

If the retailer can refund to your Apple Pay eligible device, hold the device over the contactless reader and authorise the refund using either Touch ID, Face ID or Device Passcode.

In some cases, you may be required to provide the last four digits of the Device Account Number. This can be found by tapping the (...) symbol on the digital card within the Wallet App. (located on the bottom right)

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Managing your cards

How do I change my default card in Apple Pay?

Changing your default card on your iPhone

1. Open Wallet
2. Touch and hold your finger over the card you want to make the default card
3. Drag the card to the front of the cards in the Apple Pay section

Changing your default card on Apple Watch or iPad

1. Go to settings (go to the My Watch tab if Apple Watch)
2. Tap Wallet & Apple Pay
3. Choose a new card

How do I delete my card from Apple Pay?

Deleting your card off your iPhone

1. Open the Wallet app and tap the relevant card
2. Tap (...) symbol
3. Scroll down and tap Remove Card

Deleting your card off your Apple Watch or iPad

1. Go to settings (go to the Watch app if Apple Watch)
2. Tap Wallet & Apple Pay, tap a card scroll down and tap Remove Card

For more information on how to manage the cards that you use with Apple Pay

<https://support.apple.com/en-au/HT205583>

Do I need to update my card information when I receive my replacement Visa card?

No, once you have activated your replacement Visa card, your digital card will automatically be updated with your new card details.

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Managing your cards *Continued*

What should I do if my Visa card is lost or stolen?

You should contact IMB immediately on 133 462 so the lost or stolen card can be cancelled. If you are overseas and need to contact IMB please call +61 2 4298 0111.

What should I do if my Apple device is lost or stolen?

You can use the Find My iPhone application to remotely lock the device and disable the use of the Apple Pay function.

You can also log into iCloud.com and remove all cards from Apple Pay remotely.

Furthermore, you should also contact IMB on 133 462 to ensure all necessary steps have been actioned.

Will Apple Pay continue to work if my Plastic Card has been Lost or Stolen?

Yes, if you had enabled Apple Pay prior to your plastic card being lost or stolen, your digital card will continue to work*.

You need to contact IMB when you discover that your plastic card has been lost or stolen and request a replacement Visa card.

Apple Pay will continue to work on your device even after you have received and activated your new plastic card. You will not be required to update any details on your existing digital cards

*If you contact IMB after hours to report your plastic card as lost or stolen, your Apple Pay card will be temporarily suspended until IMB can contact you on the next business day. Alternatively you can contact IMB on 133 462 between 8am-8pm AEST Mon-Fri, or 8am-4pm AEST Sat.