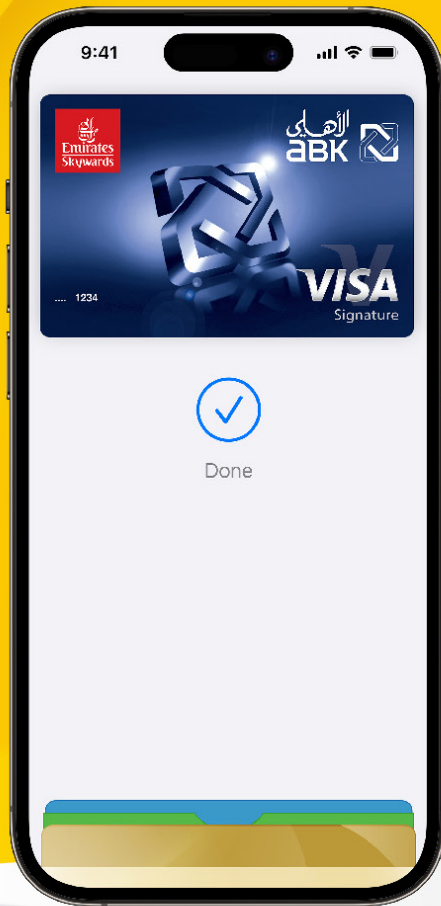


Apple Pay, the simple way!

Add your ABK Visa Card now



1. What is Apple Pay?

Apple Pay is a digital wallet that allows you to use your Apple/iOS compatible device to pay securely and conveniently with ABK Visa cards at in-stores, on websites, and in-app.

2. What are the devices that support Apple Pay?

- iPhone
 - Apple Watch
 - iPad
 - MacBook
-

3. Why should I use Apple Pay?

Apple Pay offers you a quick, secure, simple and convenient way for your day-to-day payment experience without the need to use your physical cards.

4. Where can I use Apple Pay?

You can use Apple Pay in all stores that offers payment through POS terminals with contactless feature or at e-commerce sites and in-app payments supported Apple Pay.

5. Which cards are eligible for Apple Pay?

All ABK Visa credit and debit cards.

6. Can I configure Apple Pay on multiple devices?

Yes, you can configure up to 9 devices to use Apple Pay.

7. How many ABK Visa cards can I add to a single device?

- You can add up to 8 ABK Visa cards to use Apple Pay (for iPhone 8 and previous models)
 - You can add up to 16 ABK Visa cards to use Apple Pay (for iPhone 9 and latest models)
-

8. How do I add my ABK Visa card on Apple Pay?

There are two ways to add your ABK Visa Cards to the Apple Pay Wallet

Method 1: Using ABK Mobile Banking Application:

1. Login to your ABK Mobile Banking Application on your device
2. Select your ABK Visa Card from the cards list home screen
3. Select “Add to Apple Wallet” button below the card
4. Follow the instructions on the screen
5. Enter verification code, an OTP
6. Card will be added successfully and you can start using Apple Pay

Method 2: Using Apple Wallet:

1. Open “Wallet” application on your device
2. Choose (+) button
3. Select “Debit or Credit Card” option
4. Take a photo of the card and verify your card information
5. Enter the OTP verification code sent to your phone number registered in the Bank’s system
6. Card will be added successfully and you can start using Apple Pay

Apple Watch:

1. Open the Apple Wallet app on your Apple Watch, then press “Add Card”
2. Complete the verification steps

IPad and Mac Devices:

Open System Preferences and select “Wallet & Apple Pay”

9. How does Apple Pay work?

Apple Pay payment works through Near Field Communication (NFC) to make contactless mobile payments. This ensures that the payment will work everywhere contactless payments are accepted. Payment transactions using NFC technology can be completed by just simply waving the NFC-enabled device on contactless terminals.

10. Is Apple Pay secure?

Using ABK cards with Apple pay is safe and secure. Apple Pay does not send your actual card number with your payment transaction; instead a virtual card number is used to represent your account information to keep your card details safe. Lastly, for every transaction you make you need to authorize every transaction by Face ID or your passcode.

11. What happens if my device is lost or stolen?

Use Apple's "Find My" app which enables you to locate, lock and even wipe your lost/stolen device remotely. Or log in into iCloud.com to suspend or remove all cards from Apple Pay and also notify ABK by calling Ahlan Ahli 1899 899.

12. How do I pay using Apple devices?

All you have to do is double press the side button, authenticate using your face recognition or unlock your phone, choose the payment card and then swipe the device near the payment point to complete the process.

13. Can I recover deleted cards if I find my lost device?

No, you cannot recover deleted cards. You can only restore cards that have been stopped temporarily.

14. I made a transaction in a store and on the payment machine I saw a message saying "Declined" while on my phone I saw a "☑" and a message "Confirmed". Does this mean that the transaction has been completed?

You will see a "☑" with a "Confirm" message on the device regardless if the transaction was successful or rejected.

15. Does deleting a card from the iPhone affect the existence of the card on the Apple Watch when paired with the same phone?

No, on both devices they are treated as two separate units.

16. What are the terms and conditions of the Apple Pay service?

View terms and conditions:

<https://abk.eahli.com/abk/pdfs/T&C%20DIGITAL%20SOLUTIONS%20EN&AR.pdf>