



APPLE PAY

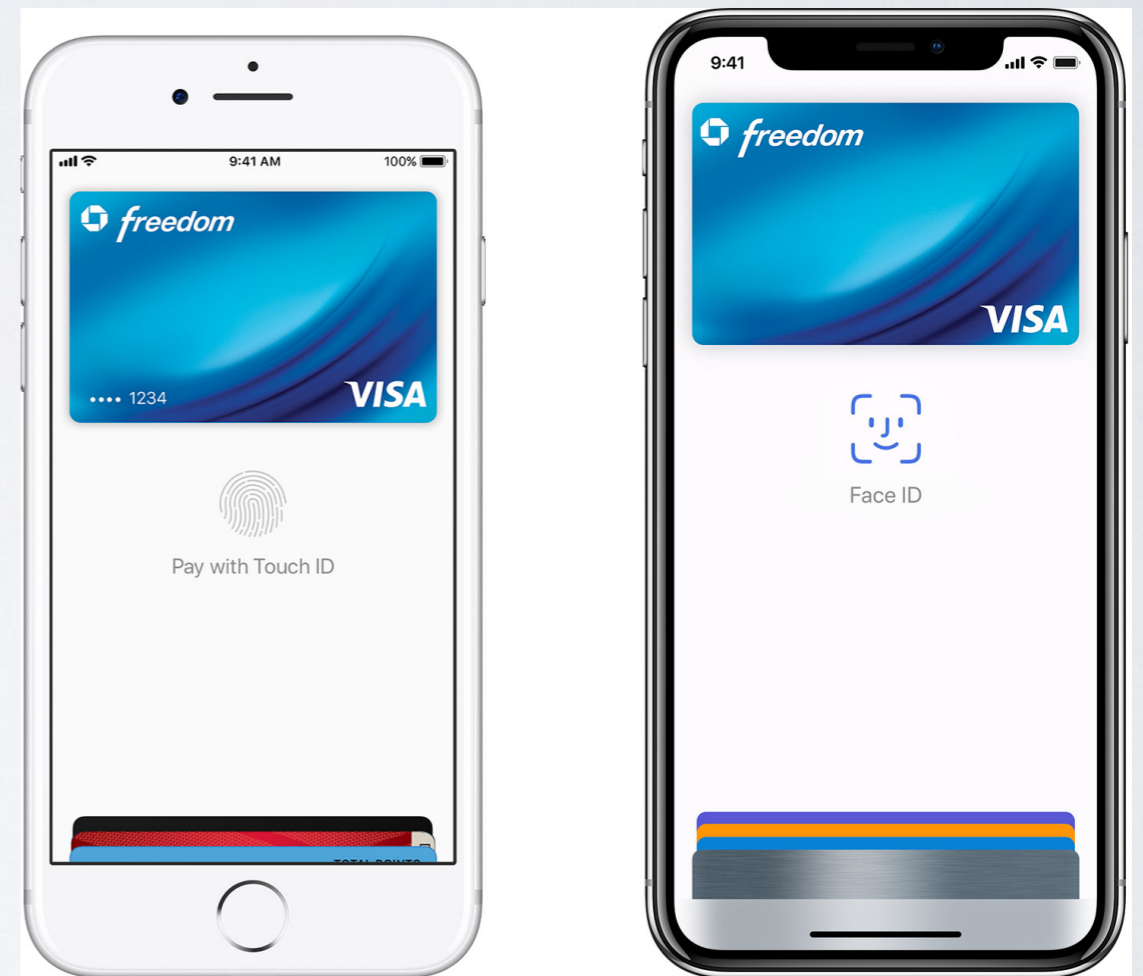
Cashless made effortless

WHO AM I?

- Khürt Williams, CISSP, CRISC, ITILv3
- Montgomery Township, 17+
- Photography, Open Source Software, American Craft Ale
- Information security architect for New Jersey Courts

WHAT I WILL COVER

- What is Apple Pay?
- Where can I use it?
- How do I set it up?
- How do I use it?
- Is it safe to use?



WHAT IS IT?

- Apple Pay is a contact payment technology feature of iPhones and Apple Watch.
- It pulls your credit cards, debit cards, and other sensitive-payment data from the Wallet app, enabling you to use your iPhone, iPad or Apple Watch as a wallet at store checkouts.

ACCORDING TO APPLE, APPLE PAY IS...

- The easiest way to send and receive money.
- The easiest way to pay in stores.
- The easiest way to pay within apps.
- The easiest way to pay on the web.

BY THE NUMBERS

- Announced at Apple's iPhone 6 event on September 9, 2014
- Live on October 20, 2014
- 1 million credit cards registered on Apple Pay in the first 3 days
- On June 2, 2016, according to Fortune, Apple said its mobile payment platform is gaining a million new users each week
- Apple Pay in China — the service hit three million provisions inside its first three days

REQUIREMENTS

An Apple ID signed in to iCloud
The latest version of iOS, watchOS, or macOS

iPhone

- iPhone X
- iPhone 6s
- iPhone 8
- iPhone 6s Plus
- iPhone 8 Plus
- iPhone 6
- iPhone 7
- iPhone 6 Plus
- iPhone 7 Plus
- iPhone SE

Mac/Safari

MacBook Pro with Touch ID
* A Mac model introduced in 2012 or later with an
Apple Pay-enabled iPhone or Apple Watch

Apple Watch

- Apple Watch Series 3
- Apple Watch Series 2
- Apple Watch Series 1
- Apple Watch (1st generation)

iPad

- iPad (6th generation)
- iPad Air 2
- iPad Pro
- iPad mini 4
- iPad (5th generation)
- iPad mini 3

WHERE CAN I USE IT?

- Asia-Pacific (China, Australia, Japan, Hong Kong, etc.)
- Europe (UK, Ireland, Italy, Spain, Russia, France, etc.)
- Latin America and the Caribbean (Brasil)
- Middle East (UAE)
- North America (USA, Canada)

WHERE CAN I USE IT?

- Accepted at 20 million locations worldwide, including 4.5 million in the U.S
- Apple, Babies-R-Us, Disney, Macy's, McDonalds, Petco, Staples, Subway, Toys-R-Us, Walgreens, Whole Foods, Best Buy, Dunkin Donuts, L.L. Bean, Panera, Trade Joe's, Wegmans, ShopeRite, etc.
- Complete list: <https://www.apple.com/apple-pay/where-to-use/>

HOW DO I SET IT UP?

- Use Apple's Wallet app to setup Apple Pay. On your iPhone, open Wallet. On your iPad, go to Settings > Wallet & Apple Pay. Tap Add Credit or Debit Card. If your card is already on file with iTunes, enter the card's security code.
- Use your device's camera to capture the information on your credit, debit, or store card.
- Open the Watch app on your iPhone, then tap the My Watch tab, and tap Wallet & Apple Pay. Tap Add next to the card that you want to add.
- Fill in any additional information needed.

SUPPORTED PAYMENT SYSTEMS

- Credit Card
- Debit Card
- At participating stores, you can receive or redeem rewards using Apple Pay. Just add your rewards card to Wallet and use it when you pay with Apple Pay

HOW DO I USE IT?

- Hold your iPhone near a contactless reader with your finger on Touch ID. A subtle vibration and beep will confirm that you paid correctly. No need to open an app or wake your iPhone's display.
- Select Apple Pay at checkout when ordering anything from an app.
- Use Touch ID on a [MacBook Pro with Touch Bar](#) or pay via your iOS device when shopping on a website that support Apple Pay. *Safari only.
- On iPhone X, press the sleep/wake button twice to invoke Apple Pay and look at your phone. Face ID will complete the transaction.
- You may need to enter a passcode if you haven't setup Face ID or Touch ID.
- A receipt is recorded in the Wallet app so you can see what you've purchased

DEMOS

- Apple Pay Setup
- Apple Pay (iPhone with Touch ID)
- Apple Pay (iPhone X with FaceID)
- Apple Pay Safari

APPLE PAY CASH

- Similar to Venmo or Square Cash, Apple Pay Cash
- Instantly send money to another iOS user.
- Built into iMessage.

APPLE PAY CASH

- Launched December 2017
- To send and receive money with Apple Pay Cash, you must be at least 18 years old and you must live in the United States.
 - A compatible device with iOS 11.2 and later or watchOS 4.2 and later.
 - Two-factor authentication for your Apple ID. Make sure that you sign in to iCloud with your Apple ID on any device that you want to use to send or receive money.
 - An eligible credit or debit card in Wallet, so you can send money.

APPLE PAY CASH

- Go to Settings > Wallet & Apple Pay and enable Apple Pay Cash
- In Wallet app, tap on the Apple Pay Cash card, then tap on Set Up Apple Pay Cash.
- [Apple Pay Cash](#) demo.

APPLE PAY CASH

- There's no fee to use Apple Pay Cash with a debit card. If you send money using a credit card, there's a standard 3% credit card fee on the amount funded with a credit card.
- Setting up Apple Pay Cash doesn't affect your credit and won't be impacted by any credit freezes.
- To protect your account, you might be asked to verify your identity at certain points when using Apple Pay Cash. If you don't want to provide this information, you won't be able to use the full functionality of Apple Pay Cash.
- The banks pay Apple about 15 cents (0.0015%) for every \$100 in Apple Pay transactions.

APPLE PAY CASH

- The maximum Apple Pay Cash balance you're allowed to have after verifying your identity is \$20,000.
- You can only add money from a supported United States debit card or prepaid card that's in Apple Pay.
 - Per transaction, you can add a minimum of \$10.
 - Per transaction, you can add up to \$3,000.
 - Within a 7-day period, you can add a maximum of \$10,000.

APPLE PAY CASH

- Per message, you can send or receive a minimum of \$1.
- Per message, you can send or receive up to \$3,000.
- Within a 7-day period, you can send or receive a maximum of \$10,000.
- Bank Transfers
 - You can transfer a minimum of \$1 to your bank, or your full balance if it's under \$1.
 - You can transfer up to \$3,000 to your bank in a single transfer.
 - Within a 7-day period, you can transfer up to \$20,000 to your bank.

VERIFYING IDENTITY

- Your full name
- Your social security number
- Your date of birth
- Your home address
- Answers to questions regarding your personal history
- An image of your driver's license or state ID card

IS IT SAFE?

- Apple Pay is safer than using a plastic credit, debit, or prepaid card.
- Every transaction on your iPhone, iPad, or Mac requires you to authenticate with Face ID, Touch ID, or your passcode.
- 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.
- When you pay within apps and on the web in Safari, the merchant will only receive information like name, email address, billing and shipping addresses that you authorize to share to fulfill your order.
- Apps that use Apple Pay must have a privacy policy that you can view, which governs the use of your data.

IS IT SAFE?

- Apple Pay uses a tokenized backend infrastructure, makes card payments secure by creating a unique number or token that replaces your card details.
- Apple Pay creates a Device Account Number for each one of your cards.
- The Device Account Number is assigned, encrypted, and securely stored in the Secure Element, a dedicated chip in the iPhone and Apple Watch, and when a payment is initiated, the token is passed to the retailer or merchant. The retailer or merchant therefore never has direct access to your card details.

WHAT IF YOU LOSE YOUR IPHONE OR WATCH?

- Use Find My iPhone to:
 - put your device in Lost Mode and lock everything and prevent access to you device including Apple Pay or Wallet data.
 - wipe your iPhone clean completely.
- Call you bank and cancel your cards

“Today, you can use Apple Pay to take a subway in Guangzhou, China, see a concert at London’s Wembley Stadium or buy a souvenir in Yosemite National Park.”

–Tim Cook, February, 2018

“In the last few weeks, I used Apple Pay to see Black Panther, buy beer at Troon Brewing, buy a soda at a vending machine, and reimburse a friend.”

–Khürt Williams, April, 2018

LINKS

- Compatibility list: <https://support.apple.com/en-us/HT208531>
- Banks and locations: <https://support.apple.com/en-us/HT204916>
- Setup
 - Apple Pay: <https://support.apple.com/en-us/HT204506>
 - Apple Pay Cash: <https://support.apple.com/en-us/HT207886>
- Money Transfer and Payment Limits: <https://support.apple.com/en-us/HT207884>
- Identity verification: <https://support.apple.com/en-us/HT207887>
- Videos:
 - How to send and receive money on iPhone: <https://www.youtube.com/watch?v=znyYodxNdd0>
 - Pay with a message: <https://www.youtube.com/watch?v=PCB8GMVYMZI>
 - How to pay with Face ID on iPhone X: <https://www.youtube.com/watch?v=eHolNVFTEME>
 - How to pay with Touch ID on iPhone: <https://www.youtube.com/watch?v=35mdHemHWZk>
 - How to add a card on iPhone: <https://www.youtube.com/watch?v=rZbyRQ20ZSk>