

Digital Wallet FAQs for Customers

Apple Pay

What is Apple Pay?

Apple Pay is a digital wallet that lets you use your compatible device to securely pay with your ABAL Visa debit card in store, in app and on the web with Safari.

In fact, you can use Apple Pay wherever contactless payments are accepted.

For a full list of compatible Apple Pay devices, see <https://support.apple.com/en-au/HT208531>

How secure is Apple Pay?

Apple Pay is secure and private. Apple Pay uses the security features built into the hardware & software of your Apple device to help protect you with every transaction you make requiring a device security authorisation (Face ID, Touch ID, passcode).

Apple does not store or have access to your details nor are these stored on your device. Your card information is not shared with the retailer when using Apple Pay.

If your device is lost or stolen, you can use Apple's Find My Device service to remotely lock or permanently erase data on your device, to prevent any further Apple Pay transactions being processed.

For further information on Apple Pay security, visit the Apple support page: <https://support.apple.com/en-au/HT203027>

How do I add my card to Apple Pay?

If adding a new card, please first ensure the card has been activated.

Adding a card on your iPhone

Go to Wallet and tap the + symbol, then follow the steps to add a card.

Apple Watch

Open the Apple Watch app on your iPhone.

Tap Wallet & Apple Pay and select Add a Credit or Debit Card and follow the steps.

Card Verification

To complete the process of adding a card to your wallet, you will have to verify your identity using one of the options presented on your device.

What should I do if I am having difficulty adding a card?

Call 1800 64 64 84 or your branch for support.

Can I add a card on multiple devices?

Yes, your card can be added to multiple devices.

Can I add multiple cards on the same device?

Yes, you can add multiple cards on the same device. You will have the option to select a default card.

How do I change my default card?

The first card added to the Wallet app becomes the default card for that device. To change a default card you must:

iPhone

1. Open the Wallet app
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

Apple Watch

1. Open the Apple Watch app on your iPhone
2. Go to the My Watch tab
3. Tap Wallet & Apple Pay and then Default Card
4. Choose a new card

For more information on managing the cards you use on Apple Pay see Apple's support page:

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

How do I make payments with Apple Pay?

To pay with Face ID – double click the side button, glance at your screen, then hold the iPhone near the reader.

To pay with Touch ID – hold your iPhone near the reader and rest your finger on Touch ID.

To pay with device passcode – hold your iPhone near the reader and enter your device passcode.

Apple Watch

Whilst wearing the Apple Watch double-click the side button and hold the display up to the terminal.

How to return/refund a transaction made using Apple Pay?

You may return items as normal. Some retailers may require you to present the physical card to process the refund.

If the retailer is able to refund the device used to make the original purchase, you:

- Select the card you want to be refunded
- Hold the iPhone above or near the contactless reader and authorise the refund using Touch ID, Face ID or the device passcode; or
- Hold the Apple Watch display up to the contactless reader and double-click the side button to authorise the refund

Note: If you need to obtain a refund using Apple Pay, you may have to provide the last 4 digits of your Device Account Number. It can be found by opening the Wallet app, selecting your ABAL Visa debit card, tapping the circle with dots icon, and selecting “Card Number”.

What is a device account number and where do I find it?

A Device Account Number is used to make purchases secure. When you add your ABAL Visa debit card to Apple Pay a Device Account Number is created which if used outside the device it is assigned to, or compromised, it will not work. This number is used when you make a payment with Apple Pay (or a refund of that payment) so that your physical card number is not shared with the merchant or appear on the receipt. Each time you use Apple Pay a new Device Account Number is created for added security.

Can I view my previous transactions?

Yes, you are able to view the last 10 transactions made on that device within the Wallet app.

Will I be able to view my previous transactions in my bank statement?

Your bank statement will list your transactions as normal.

Is there a transaction limit?

Your transaction limit will not differ from the limit you have set on your physical card. You might be asked to enter your card PIN on transactions over \$100.

Can I use Apple Pay to withdraw cash from an ATM?

No, currently you cannot withdraw cash using Apple Pay.

Can I use Apple Pay to get cash out at a merchant/retailer?

If offered by the merchant/retailer, yes you can.

Can I use Apple Pay overseas?

Apple Pay will work in all countries where contactless payments are accepted. Where merchants do not support contactless payments, you will need your physical card.

Can I use Apple Pay to tap on/off on Opal in NSW?

Yes, you can.

Do I need internet connection to use Apple Pay?

No.

Can you use Apple Pay on websites? How do you use Apple Pay on websites?

To pay in selected apps and on participating websites on your iPhone or Apple Watch, select Apple Pay at the checkout and complete the payment.

To pay on the web in Safari on your Mac, select Apple Pay and complete the payment using either your iPhone or Apple Watch. On Mac models with Touch ID, pay using Touch ID.

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

If your device is lost or stolen, you should lock your Visa debit card via internet banking or mobile banking app immediately or you can use Apple's Find My Device service to remotely lock or permanently erase data on your device, to prevent any further Apple Pay transactions being processed.

iPhone

You should contact us on 1800 64 64 84 (or +61 2 9959 7530 if calling after hours or from overseas) to request that your card be disabled for use with Apple Pay. Alternatively, you can lock the device remotely and disable the use of the Apple Pay function through the Find My iPhone app on another device.

Apple Watch

You should contact us on 1800 64 64 84 (or +61 2 9959 7530 if calling after hours or from overseas) to request that your card be disabled for use with Apple Pay.

Can I use Apple Pay as a back up if I lose my card?

Yes. However, you should ensure that you report your card as lost via internet or mobile banking and by contacting your branch

Do I need to update my Apple Pay Card if I have replaced my card?

If your replacement card has the same number, you will not need to update your card. However, if your card number is different on your replacement card you will need to update your card in the wallet app.

My physical card has expired. Do I need to re-enrol?

So long as your card number is the same you do not need to re-enrol your card.

How do I remove/suspend a card from Apple Pay?

To remove your card

iPhone

1. Open the Wallet app.
2. Select the relevant card and then tap the symbol to see all the card details
3. Select Remove Card

Apple Watch

1. Open the Apple Watch app on your iPhone
2. Go to the My Watch tab
3. Tap Wallet & Apple Pay and then Default Card
4. Tap the card and then tap Remove Card

Alternatively, you can call us at 1800 64 64 84 for assistance.

How do I change my default payment to EFTPOS?

When you add your eligible debit card to Apple Pay, the card defaults to Visa. To change the default to eftpos, open the Wallet app, tap your eligible Visa debit card, tap and select 'eftpos SAV' from 'Payment Option'.

To update your Apple Watch, double-click the side button, select your eligible Visa debit card, firmly press the display, then select 'eftpos SAV'.

Will you share my personal information?

As per the Apple Pay Terms and Conditions, we will need to share your personal details with Apple and its service providers to:

- i. Operate Apple Pay
- ii. Detect and manage fraud
- iii. Improve and promote Apple Pay
- iv. Comply as needed with any applicable laws or respond to any regulatory or Government inquiries.

Further information about your personal information and its relation to Apple Pay can be found in our [Privacy Policy](#).

Google Pay

What is Google Pay and how does it work?

Google Pay is a secure mobile payment service that allows you to make contactless payments with your Android device at contactless terminals in store, online and in-app.

How secure is Google Pay?

Google Pay employs multiple layers of security to ensure that user information is not compromised.

How do I set up Google Pay?

Go to Wallet and tap the symbol, then follow the steps to add a new card. You can add your card in the Google Pay wallet by scanning the card with your camera or inputting the details manually.

Which phones or devices can I use Google Pay on?

Your Android device must be running on Android 5.0 (Lollipop) or higher, support near field communication (NFC) and host card emulation (HCE) technology.

Can I add multiple cards to my device?

Yes, you can add multiple ABAL Visa debit cards to Google Pay on compatible Android devices and choose a default card. However, you must select the required card prior to making a purchase if more than one card is added.

Can I add my card on multiple devices/wallets?

Yes.

How do I add my card onto my Android Watch?

1. Initiate in Google Wallet in the OEM Watch.
2. Follow the steps as indicated by Watch to provision card.

Where can I use Google Pay?

You can pay with your Android Phone at most merchants and in apps on your phone.

How do I use Google Pay?

When paying in-store:

Hold the back of your device near the contactless payment terminal and wait for the blue checkmark.

When paying within apps:

With Google Pay, you can pay without having to enter your payment information.

How do I return an item with Google Pay?

You may return items as normal. Some retailers may require you to present the physical card to process the refund.

What is the virtual account number and where can I find it?

Your Virtual Account Number is used instead of your card account number. This number is used when you make a payment with Google Pay (or a refund of that payment), so that your card account number isn't shared with the merchant.

Is there a transaction limit?

The transaction limits that apply to your ABAL Visa debit card do not change as a result of your adding your Card to Google Pay.

Will I be able to see my transactions instantly in the app?

Google Pay transactions process the same as other transactions using your card and will appear as pending transactions in the Google Wallet app and ABAL Online Banking.

Can I withdraw cash from an ATM with Google Pay?

No, you cannot take cash out via ATM using your ABAL Visa debit card on Google Pay.

What happens if my device is lost or stolen?

You should mark your card as lost or stolen via internet or mobile banking. Alternatively, you can notify your branch by contacting 1800 64 64 84 (or +61 2 9959 7530 if calling after hours or from overseas) and they will lock your card.

You are also able to lock your phone by using Google's 'Find My Device' feature.

To view the last four or five digits of your virtual account number go to "Card details" or "Transaction details".

What should I do if I lose my card?

You will need to report your card as lost or stolen in online banking or mobile app. You will then need to contact us to have a replacement card issued. You can contact your branch or call 1800 64 64 84 (or +61 2 9959 7530 for after hours or if calling overseas).

Can I use Google Pay as a back up if I lose my card?

Yes. However, you should ensure that you report your card as lost via internet or mobile banking and by contacting your branch immediately.

If I have a new card after my old card expires, do I need to add it again?

No. Your replacement ABAL card will automatically be updated in Google Pay.

How do I remove my card from Google Pay?

Go to the Google Pay App on your device, select the card you want to remove, tap on the three dots in the top right hand corner of the screen and select Remove payment method.

What should I do if I am having difficulty adding a card?

Call 1800 64 64 84 or your branch for support.

Alternatively, you may find your answer here: [Add a debit or credit card - Google Wallet Help](#)

Will you share my personal information?

As per the Google Pay Terms and Conditions, we will need to share your personal details with Google and its service providers to:

- i. Operate Google Pay
- ii. Detect and manage fraud
- iii. Improve and promote Google Pay
- iv. Comply as needed with any applicable laws or respond to any regulatory or Government inquiries.

Further information about your personal information and its relation to Google Pay can be found in our [Privacy Policy](#).

Can I use Google Pay overseas?

If you have added your eligible ABAL card to Google Pay, you can use this to make payments overseas at contactless terminals, as long as the merchant supports Google Pay.

Do I need to use my PIN?

For transactions over \$100, you may be required to input your card PIN on the merchant's terminal.

Where do I find more information about Google Pay?

You can read more about Google Pay on the Google Pay website ([Google Pay \(AU\): Pay for whatever, whenever](#)).