



What is Apple Pay?


Apple Pay is Apple’s mobile payment service. If you have an Apple product you can use your iPhone, iPad, or Apple Watch to make purchases through your virtual wallet.*

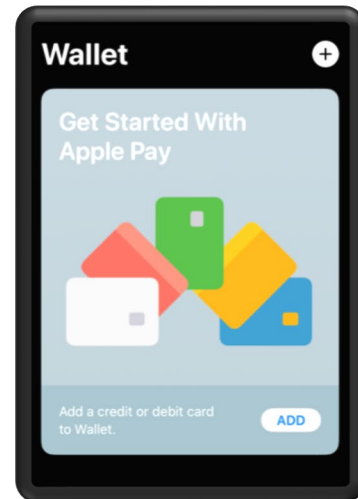
What does this mean for our Customers?

You can add your BCT Debit Card to your virtual wallet to make purchases with participating merchants, send money through Messages or by asking Siri. **We encourage you to have your BCT Debit Card as your default card aka “Top of Wallet”.**

Below are instructions on how to Load your BCT Debit Card to various Apple Products.

Load BCT Debit Card to iPhone

1. Go to Wallet and Tap 
2. Follow the prompts (Scan Card or Enter Manually)
3. Tap Next (Card Information is Verified)
4. Once Card Information Has Been Approved, Tap Next.
5. Then start using Apple Pay.



Load BCT Debit Card to iPad

1. Go to Setting >Wallet & Apple Pay
2. Tap Add Card
3. Follow the Steps to Add a New Card
4. Tap Next (Card Information is Verified)
5. Once Card Information Has Been Approved, Tap Next.
6. Then start using Apple Pay.

* Wireless connection required for iPhone, iPad, and Apple Watch. Usage fees may apply. Contact your wireless provider for details.



INSTRUCTIONS - Apple Pay®



Load BCT Debit Card to Apple Watch

1. Open the Apple Watch app on iPhone
2. Go to My Watch Tab (If you have multiple watches, select one)
3. Tap Wallet and Apple Pay
4. Select Add Card
5. Follow the Steps to Add a New Card
6. Tap Next (Card Information is Verified)
7. Once Card Information Has Been Approved, Tap Next.
8. Then start using Apple Pay.



*If you have an iPhone and Watch, you will be asked if you would like to load the card to your Watch automatically.

Ways to Pay

Through Apple Pay you have several options.

- Pay in store using iPhone or Apple Watch
- Pay within Apps using iPhone, iPad, or Apple Watch
- Pay on the web in Safari using iPhone, iPad, Apple Watch, or Mac.
- Send, receive, or request money through Messages

Pay in Store

At participating stores, you will have the option to use your iPhone or Apple Watch to make a contactless purchase.





Pay with iPhone or Apple Watch

To gain access to your BCT Debit Card double click the side power button on the phone or watch, simply hold your device near the contactless reader.

Phone will display Done with a checkmark.

With the Watch, you will feel a gentle tap.

Note: Some stores require a signature if the transaction amount is over \$50.00.




Money Through Messages

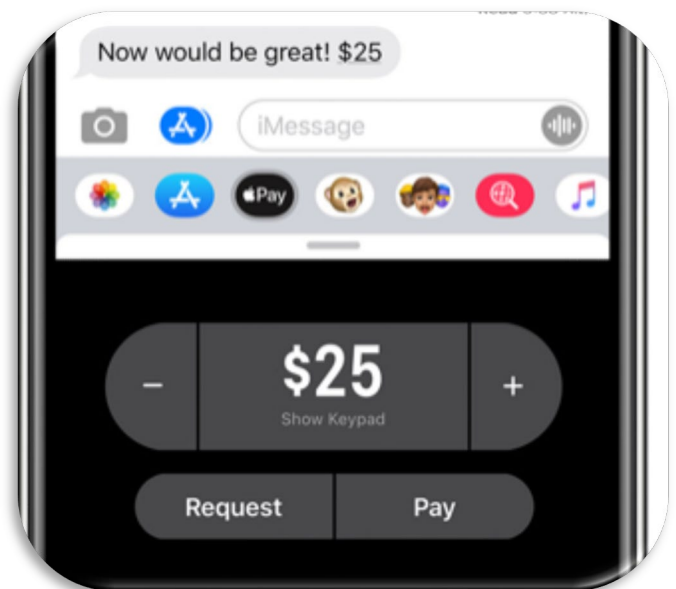
Through Messages you can send, receive, and request money on your iPhone or iPad.

Instant Transfer: Apple charges a fee based on the transfer amount. (Can take up to 2 hours for the transfer to occur)

1-3 Business Days: Free but requires your BCT routing and account number.

Send Money (iPhone or iPad)

1. Open Messages, either select an existing message or start a new message with the person you are wanting to send funds to.
2. Tap the Apple Pay button
3. Enter the amount
4. Tap Pay
5. Then the Send button  to review or cancel payment
6. Confirm payment with Passcode, Face ID, or Touch ID.



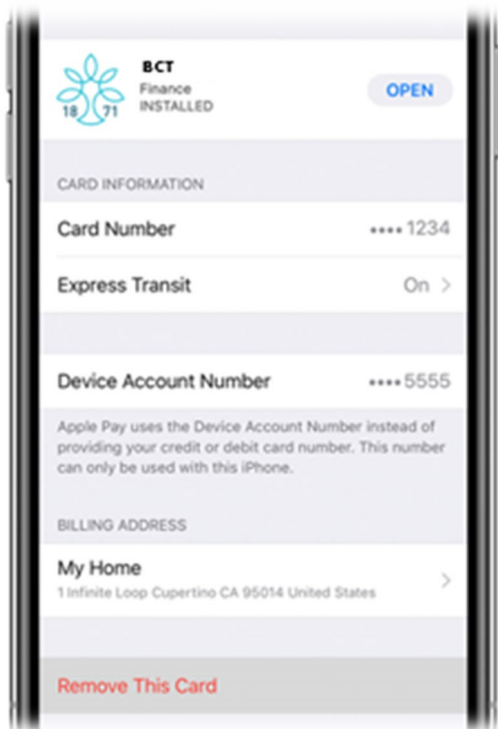
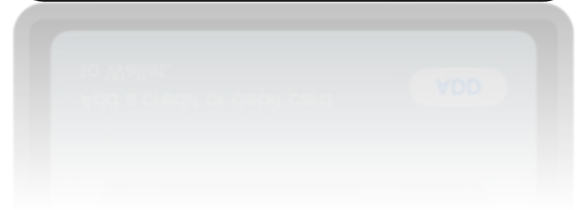
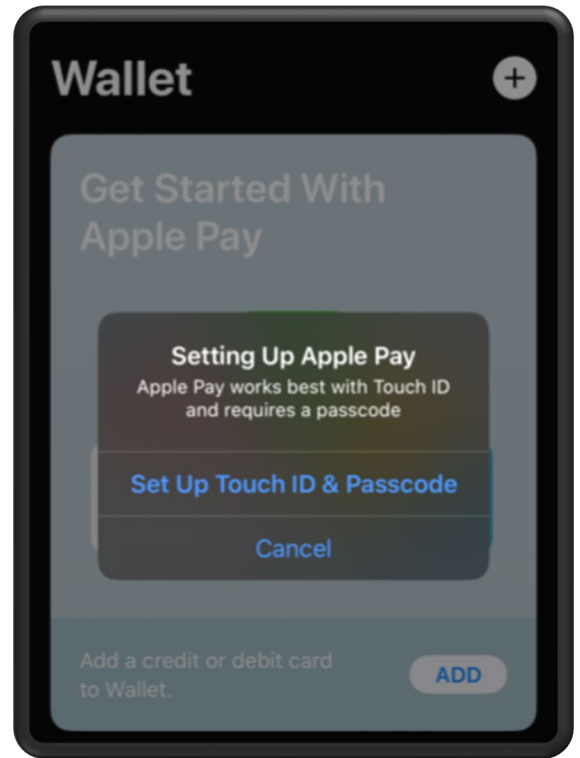


Security

As an extra layer of security, with every transaction Apple requires you to authenticate with a passcode, Face ID, or Touch ID.

Note: If you do not currently have a passcode set on your phone or watch, you will be required to set this up prior to loading your BCT Debit Card. This prevents someone from stealing a device and gaining access to your card.

When making a purchase, Apple Pay does not store your card number on your device or their servers. Each transaction has a unique code and uses a device-specific number.



Lost or Stolen

In the event your BCT Debit Card is lost or stolen.

- Contact BCT immediately or use our BCT 24 Hour Telephone Banking to cancel your debit card. This will stop all future purchases.