

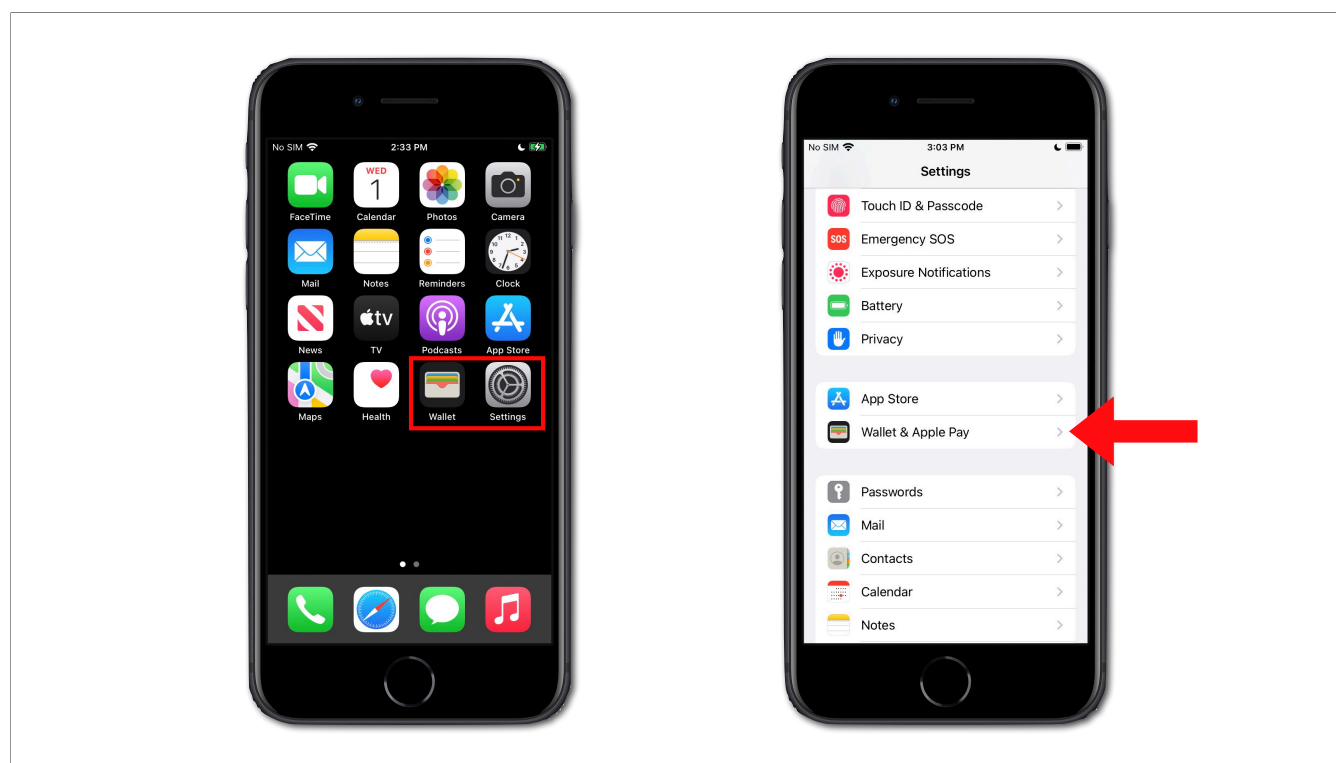
Apple Pay & Wallet on iPhone

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This presentation covers setting up Apple Pay, Apple Cash, and adding one or more Debit or Credit Cards to your Apple Wallet to use it all.

(The presentation was prepared for the iPhone Without Tears class, but has been condensed for this PDF on the Class Notes webpage.)



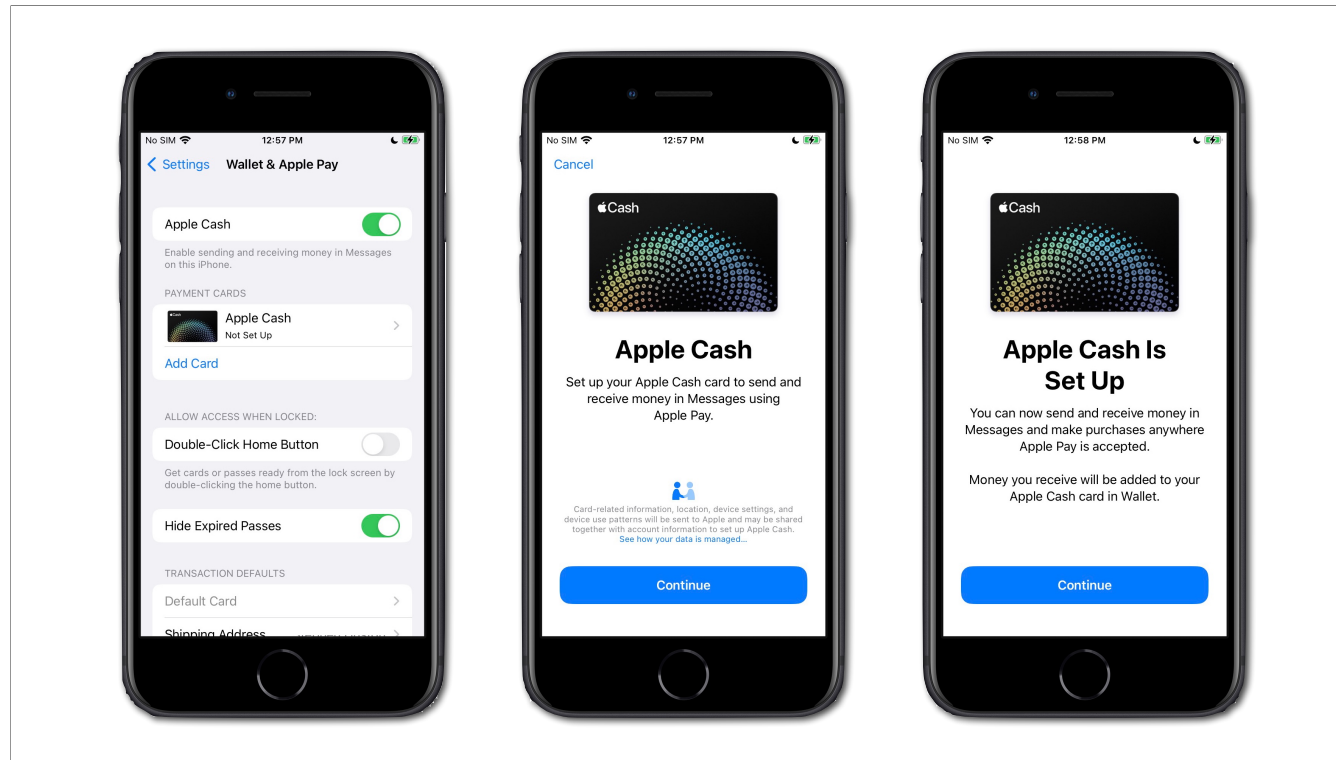
Apple Pay is configured on your iPhone, even if you intend to use it on your Apple Watch or your Mac.

iPads can be configured similarly to iPhones, but an Apple iPhone is the easiest way to setup Apple Pay, and it's the only device with its own Wallet App. Macs and iPads can use Apple Pay for purchases in the Apple Store App and via websites in Safari, but they don't have their own Wallet App.

To accomplish all this we will use the Wallet App and the Settings App that come with all iPhones.

We'll start in the Settings App, scrolling down on the first screen of Settings to the area between Privacy and Passwords. There we find both the App Store and our goal:
Wallet & Apple Pay

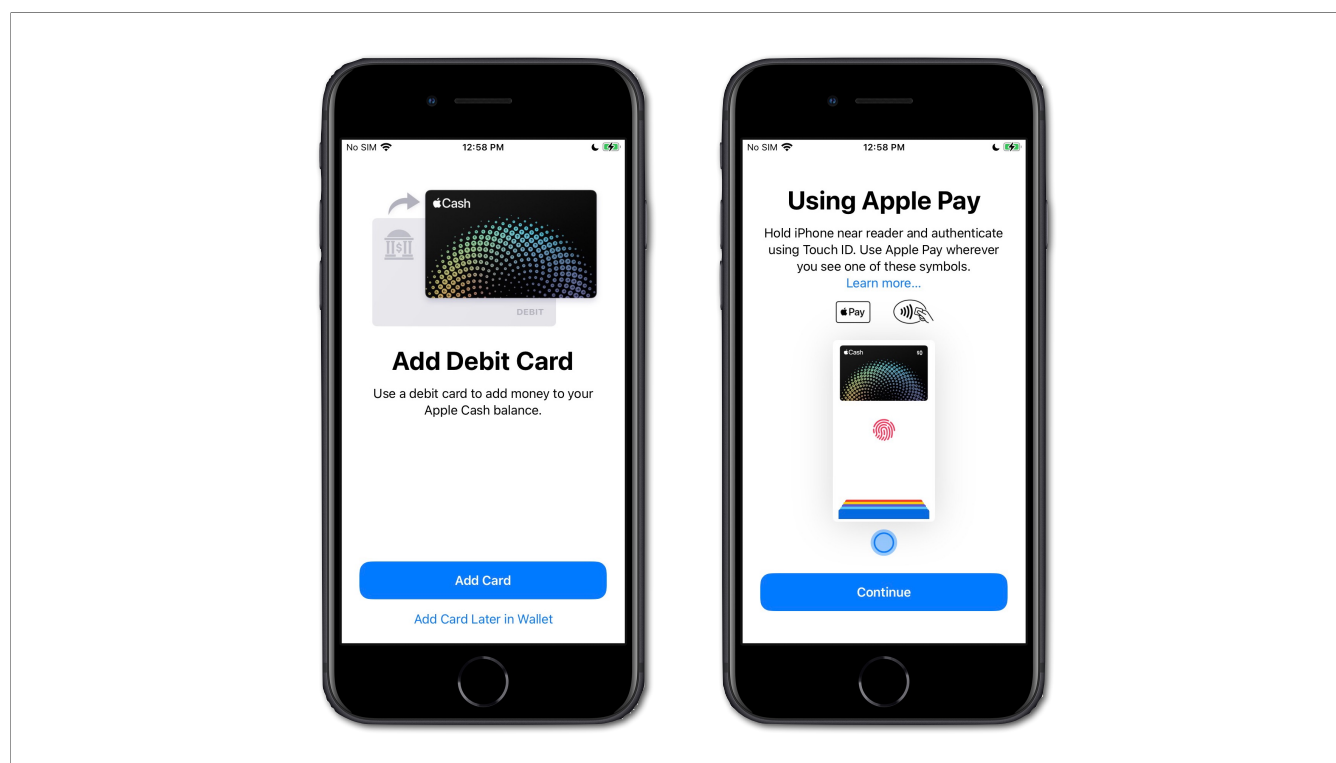
Click on the Wallet & Apple Pay settings line.



Our first screen brings up Settings with Apple Cash at the top. If the Apple Cash is not turned ON - Green - just slide the button to activate it. If Apple Cash is not yet ready, it will say, **Not Set Up**. Click on the payment card area for Apple Cash to set it up.

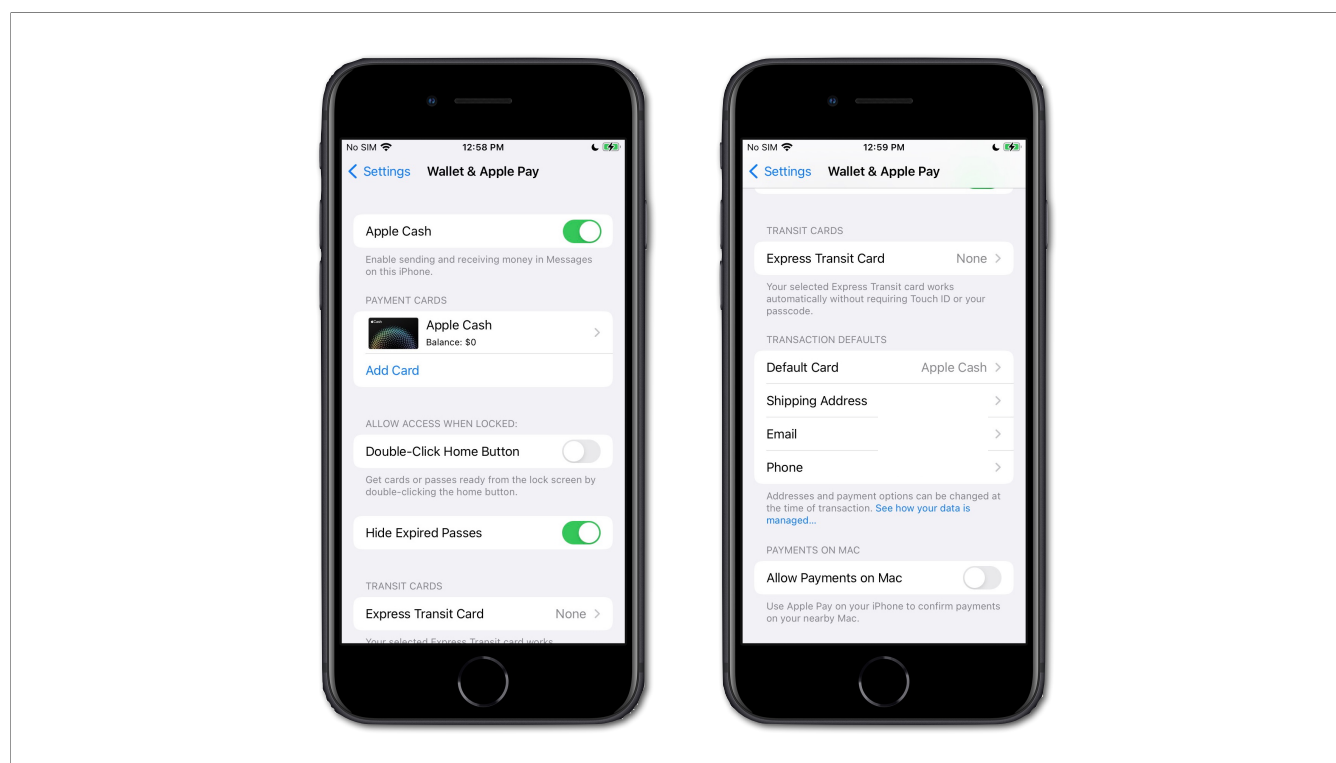
That brings up the second screen to activate Apple Cash by clicking on the blue **Continue** button.

After just seconds, the third screen should appear to show that Apple Cash has been setup. When you click on that screen's blue **Continue** button...



You get an option to Add a Debit Card. I took the option of clicking on the [Add Card Later in Wallet](#), which we'll see in a minute. Skipping the Debit Card step here brings us to a short tutorial on using Apple Pay.

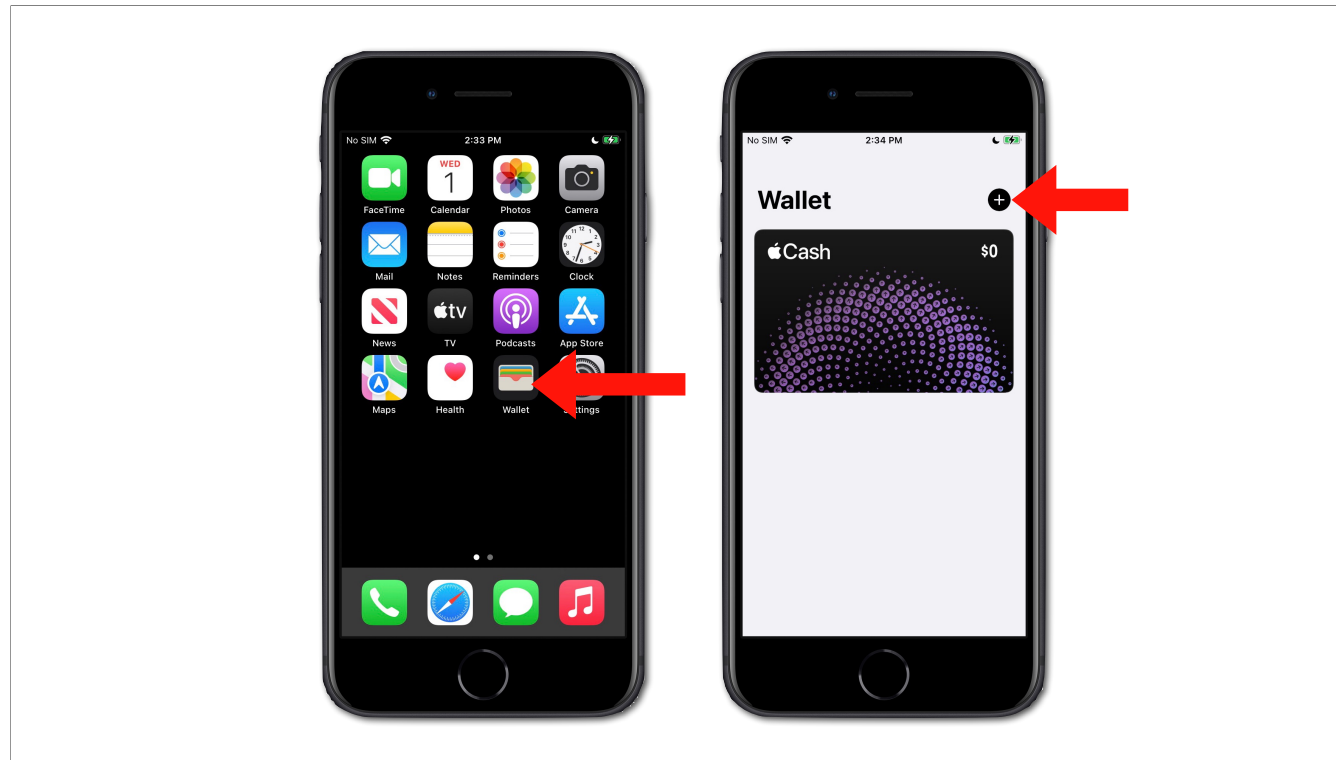
Go through it on your own if you're not already using it.



When done, you will be returned to the Settings screen for Wallet and Apple Pay, probably showing a balance of \$0 in Apple Cash, with an option to Add Card right below the Apple Cash Card.

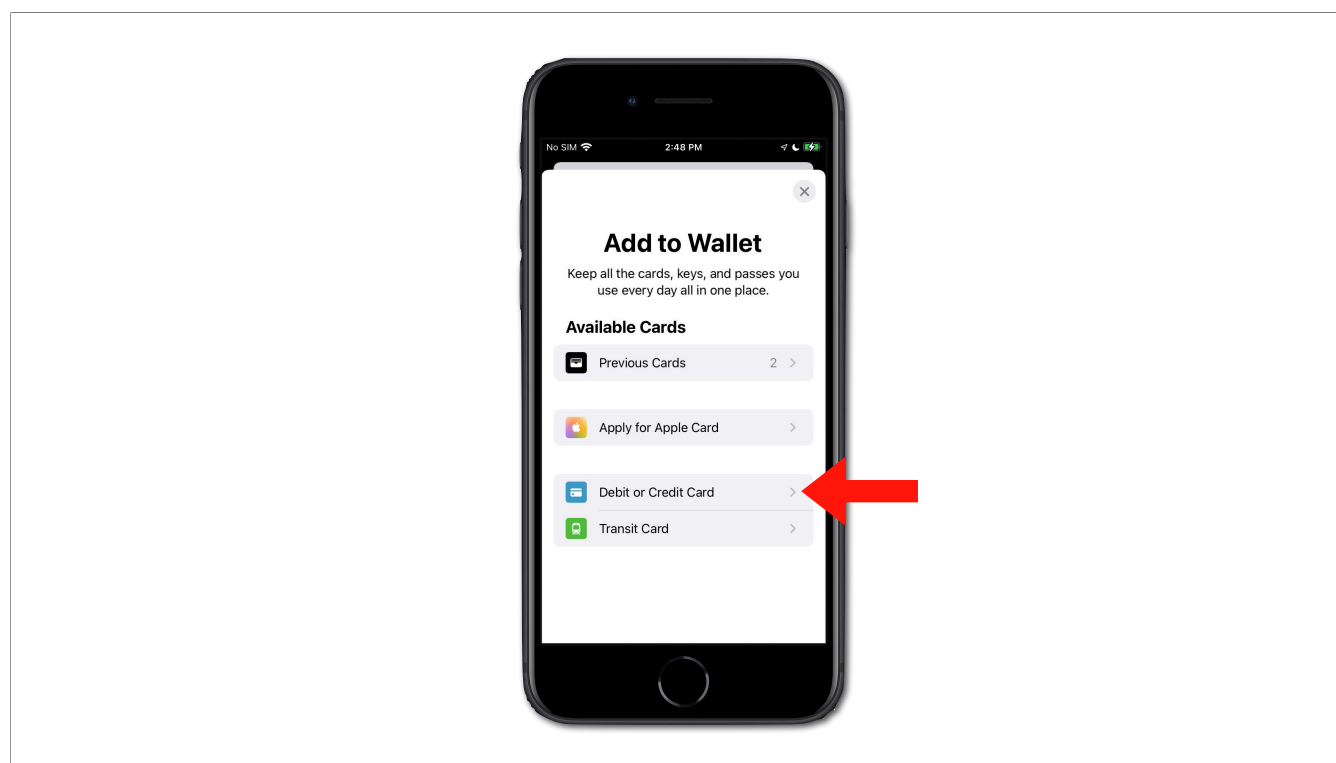
If you scroll down this page *shown as 2 screens above), there's more, including which card to use as your default for Apple Pay, making sure your Shipping address is correct for things purchased with Apple Pay, your email - which is almost always going to be your Apple ID email - and your iPhone's phone number.

(Some details obscured in these screenshots for privacy)



Back on the Home Screen, we're going to open the Wallet App, which now has the Apple Cash card setup and ready to use (if it has any cash). If you tap on that card itself, you will find some other options regarding Apple Cash, including ways to add cash to it if you have any bank cards in Apple Pay.

But now we want to add a Debit or Banking card to the Wallet. You can do that by tapping the black plus button just above the Apple Cash card at the top right. (+)



The plus button brings up a screen to pick the kind of card you want to add.

If you've previously had cards in Apple Pay, they will be available in Previous Cards.

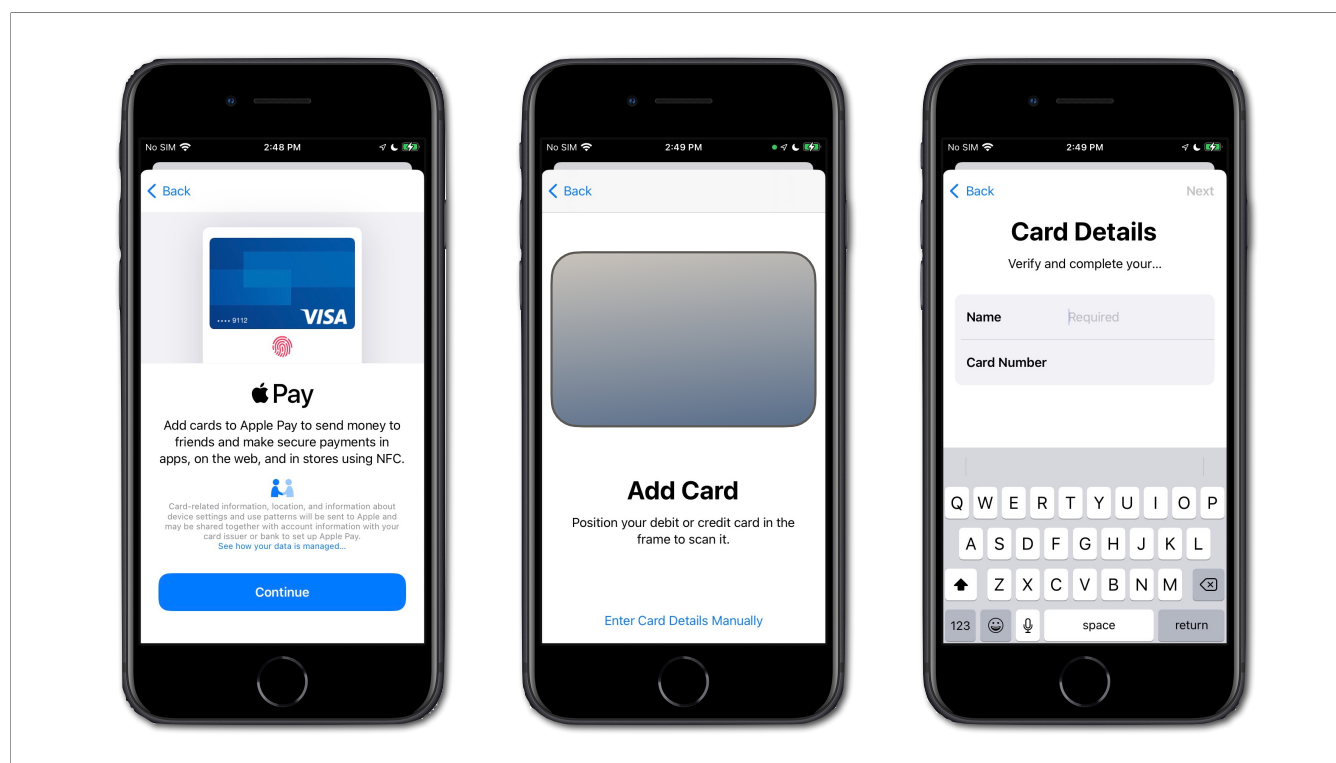
You can also apply for Apple's own credit card in the second area.

We'll also skip Transit Cards here, though many can be added from this screen as well.

What we want to do is setup a Credit Card, so we'll pick the line:

[Debit or Credit Card >](#)

You'll need to have your credit card available immediately to use when you click this line.



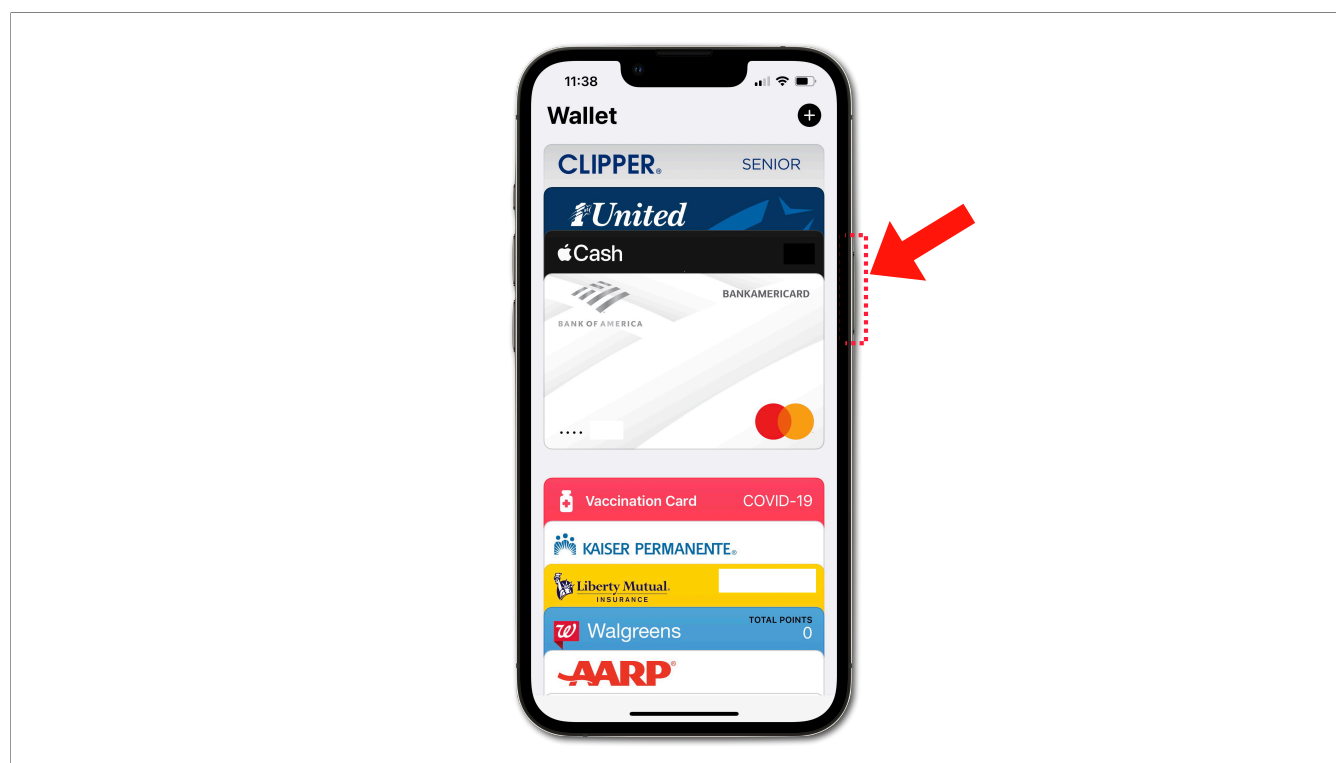
- The first screen tells you that you can spend money with your credit card via Apple Pay using either Touch or Face ID with your Wallet, and using the Near Field Chip technology in some retail stores.

When you tap the blue [Continue](#) button....

- The next screen brings up a Viewfinder for you to position your credit card under the iPhone's camera lens. Remember that your camera lens is in the upper corner of your camera, and you need to be just a few inches away from your card to read your card's details. Be sure your card is showing the side with your **full card number** and your Name facing up, even if that is the back of some modern cards. Your camera will read the card number and grab the details if they are clear. Let your camera do it if it works.

- If your camera can't see or read the card, you can tap on [Enter Card Details Manually](#) at the bottom of that screen and enter your Name exactly as it appears on your credit card and the Card Number in the Card Details screen.

Once it's filled in, tap the [Next](#) button at the top right, and follow the directions for verifying your card. It's up to your bank whether or not they support Apple Pay, but most now do.



Once your card is setup, Apple Pay in your Wallet is ready to use.

Some terminals with NFC - Near Field Chip - technology will trigger a Wallet popup on your screen when you hold the iPhone near the terminal. Others ignore the iPhone until you open the Wallet. Opening the Wallet can be done from the Home Screen or, on most models, by clicking the right-side button rapidly twice.

It all takes some getting used to. If you have a Face ID iPhone and have to keep a mask on, you may need to hand-enter your iPhone's passcode/PIN to complete your approval of a payment.

<https://support.apple.com/en-us/HT204506>

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

FOR MORE INFORMATION

Apple's own Support site has an excellent reference article on setting up Apple Pay at this URL on the web at the upper URL above.

Apple also has a page on actually paying for things with Apple Pay at the lower URL.

There are also pages on paying for stuff on the Web while using Safari, which you can locate from these two pages. They include information on paying with Apple Pay from your Apple Watch and your Mac if you enable those options with Apple Pay properly configured on your iPhone.

Enjoy.