Apple Pay - Security Tips

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How secure is Apple Pay transaction?

When you shop at a merchant, Apple Pay uses a unique and encrypted Device Account Number to process the transaction instead of your credit card number in order to secure card information. On the other hand, it is also required to authenticate either by your Touch ID or Passcode before payment to ensure each payment is authorized by you.

1. **What card data is stored on the device?**
    The only card data stored in a cardholder's designated Apple device is the "token" which your credit card information is never stored on your device when Apple Pay passes to the payment processor. This token represents a cardholder's card and helps to ensure account security.

2. **What can I do if I lose my device and want to suspend or remove my credit card from Apple Pay?**
    i.   Go iCloud.com or use "Find my iPhone" function which will help you lock Apple Pay (remotely disable) or remove all the payment cards registered in Apple Pay.
    ii.   Call our Bank's Lost / Stolen Hotline on (852) 2828 8188 immediately to report lost and request suspension or removal of your credit card from Apple Pay.

3. **What can I do if I lose my card with Apple Pay registration?**
    Please call the Bank's Lost / Stolen Hotline on (852) 2828 8188 immediately to report lost credit card and request deletion of the credit card's token. Once your credit card has been cancelled, you will not be able to continue to use Apple Pay with this credit card. When we issue you a new credit card, you will need to add it to Apple Pay again.

4. **How can I do to keep my device and card registered with Apple Pay security protected?**
    i.   Set a screen lock – do not choose any personal identification number as password that is easy to guess by any other person.
    ii.   Turn on Apple "Find my iPhone" service - if your device is stolen and wiped, you can use this service to lock Apple Pay (remotely disable) or to wipe out Apple Pay (remove all the payment cards registered on your device).
    iii. Make sure all Apps are downloaded from trusted sources.
    iv.   Do not visit any suspected website and accessing website through hyperlinks embedded.
    v.   Do not jailbreak your device.

vi. Use anti-virus software - Update it regularly and accept any updates to the iOS.
vii. Safeguard your device.
viii. Do not disclose password of your device to others.
ix. Do not set up others' fingerprint in your device.

5. **If I change, reset or format my device, can I continue to use Apple Pay?**
   Yes. You will need to add your card again.

6. **If I have to repair, sell or no longer use my device, how can I do?**
   Please make sure to remove all your card(s) information from Apple Pay of your device before having repair, sell or no longer use.

7. **If I receive a renewal card, do I need to update the card information in Apple Pay?**
   No. If your card which is previously added to Apple Pay has been renewed, you do not need to add card to Apple Pay again once you activated it.

8. **If I receive a replacement card, do I need to update the card information in Apple Pay?**
   You need to remove your outdated card information from Apple Pay and add the replacement card again.