


FAQS ON APPLE PAY SETTING AND PAYMENT FOR BIDV CARDS

No.	Question	Answer
1	Which BIDV cards can be used with Apple Pay (can be added to Apple Wallet app)?	<p>- Currently, BIDV Visa cards can be used with Apple Wallet.</p> <p>- Eligible Visa cards include BIDV Visa credit cards, covering both primary and supplementary cards, personal and business cards.</p> <p>- Mastercard, JCB and Napas cards are not yet supported by Apple Pay.</p>
2	What are conditions to link BIDV cards to Apple Wallet?	<p>To link your cards to Apple Wallet, the following conditions must be satisfied:</p> <ul style="list-style-type: none"> • Hold an eligible Visa cards mentioned above, • Register your phone number/email to receive OTP at BIDV, • Cards linked to Apple Wallet must be valid and in normal operation, • Your mobile devices must be compatible with Apple Pay. <p>To know more about the list of compatible mobile devices, please visit https://support.apple.com/en-us/102896</p>
3	Do I have to pay fee for using Apple Pay with my BIDV cards?	No fee is charged by BIDV when you link your BIDV cards to Apple Pay for payment.
4	How to link BIDV cards to Apple Wallet?	<ul style="list-style-type: none"> • Option 1: From Apple Wallet app: The cardholder enters their card details (card number, name on card, expiration date, CVV) into the Wallet app and follows the in-app instructions to complete the card addition. • Option 2: From BIDV SmartBanking app: The cardholder uses BIDV SmartBanking app to add card to the Wallet without re-entering information. That is, from the Card Details screen, click Add to Apple Wallet, then follow instruction to complete the Transaction.

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5	Which devices are eligible for Apple Pay?	<p>iPhone 6 or later running iOS 12.5.2 or later is required. Applicable for Apple Watch Series 4 or later running watchOS 9 or later. Apple Watch must be paired with iPhone 8 or later. Some features are subject to change. For more information, please visit https://www.apple.com/vn/ios/feature-availability/#apple-wallet-apple-pay.</p> <p>iPad: iPad Pro, iPad Air and iPad Mini models with Touch ID or Face ID running iPadOS 12.5.2 or later Mac: Mac with Touch ID, or Mac with Apple Silicon paired with a Magic Keyboard with Touch ID, running macOS 10.14.6 or later</p>
6	I have registered my BIDV card with Samsung Wallet. Can I also link it with Apple Pay?	Yes. Samsung Wallet and Apple Pay are two different e-wallets.
7	How do I know whether my card has been successfully added to Apple Wallet?	<p>After your card has been successfully added:</p> <ul style="list-style-type: none"> • The newly added card image is displayed on the card list screen of Apple Wallet, • A text message (OTT) or email is sent from BIDV confirming the successful addition of card.
8	When my card is added to Apple Pay, is my supplementary card also added?	No, your supplementary card needs to be added separately
9	What if I have not had any card in the list of eligible cards for Apple Pay setup?	If you are using BIDV SmartBanking without any eligible BIDV cards to set up Apple Pay, please tap the Apple Pay symbol on the home screen. You will then be invited to apply for a VISA credit card of BIDV.

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10	What are the possible causes for unsuccessful addition of BIDV cards to Apple Wallet?	<ul style="list-style-type: none"> • Card details are entered inaccurately • Card information is invalid (expired card, invalid card type, invalid card status - being locked...) • Your device (or its operating system version) does not support Apple Pay.
11	What if I receive notice of unsuccessful addition of card into Apple Wallet from BIDV?	<ul style="list-style-type: none"> • If it is due to card details: Please check again and re-enter card information • If it is due to invalid card status/expired card and high risk device: Please contact BIDV Hotline at 1900 9247 or visit your nearest BIDV's branch/transaction office for assistance.
12	What does email/OTT notification "Just one simple action to link the card {card number} to Apple Pay on your device {name of device} mean?	If your card has not been successfully added to Apple Wallet, BIDV will send you a reminder to add your card to Apple Wallet again so you can enjoy a secure, quick, and modern payment method with BIDV cards and Apple Pay
13	How many devices can one BIDV card add to Apple Wallet at maximum?	One BIDV card can be added to up to 10 Apple Wallet on 10 mobile devices running different iOS.
14	How many BIDV cards can be added to Apple Wallet?	You can add up to 16 cards depending on your device models and Apple's policies from time to time. For more information, please visit https://support.apple.com/HT204506
15	How do I remove a card from Apple Wallet?	<p>You can only remove the card which has been added to Apple Wallet directly on Apple Wallet by tapping the card to be removed - select three dots symbol on the top right corner of the app screen - Select "Remove card".</p> <p>Note: A card linked to a device (iPhone/Mac/Apple Watch) needs to be removed from the app installed on that device. For details, please visit https://support.apple.com/HT205583</p>

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16	Can I add the card which has been previously removed to Apple Wallet again?	Apple's policies allow adding one card which has been previously removed to Apple Wallet multiple times.
17	Is the card on Apple Watch affected if it is removed from iPhone? (In case Apple Watch is synchronized with iPhone)	No. Card on iPhone and Apple Watch are two different ones (with different tokens).
18	Will the card on Apple Watch be removed if synchronization between Apple Watch and iPhone is canceled?	Card will be removed from Apple Watch if it is no longer synchronized with iPhone.
19	Where can I use Apple Pay?	<p>You can use cards stored in Apple Wallet for payments at merchants displaying the Contactless logo on their card acceptance devices, or for online payments on shopping websites and apps that offer Apple Pay as a payment option.</p> <div style="text-align: center;">  </div>
20	Can I use Apple Pay overseas?	<p>Apple Pay can be used at countries and territories that support contactless payment. For more details, please visit https://support.apple.com/en-us/102775</p>

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21	How can I use Apple Pay to make payment?	<p>-iPhone: Double-click the side button, authenticate using Face ID/Touch ID/ Passcode and hold your phone near the contactless reader</p> <p>- Apple Watch: Double-click the side button, and hold your watch near the contactless reader</p> <p>- E-com/in-app payment: Select Apple Pay upon checkout</p> <p>How to make payment using Apple Pay at contactless merchants: Please visit https://support.apple.com/HT201239#stores</p> <p>How to make payment using Apple Pay at online stores: Please visit https://support.apple.com/HT201239#inapp</p>
22	Why is my payment transaction unsuccessful although I have added my card to Apple Pay Wallet?	<p>Please open your Apple Wallet app to check your card status on the Wallet. In case cardholder authentication has not been successful, please authenticate to complete linking your card to Apple Wallet.</p> <p>Please unblock if your card is currently blocked</p>
23	Do I need to authenticate when using my BIDV card stored on Apple Pay for payment?	<p>Payment transactions via Apple Wallet are authenticated by Apple Wallet's compulsory authentication method for the Customer's device from time to time, including but not limited to: Biometric authentication (Face ID/Touch ID), and Passcode authentication</p>
24	Can I use Apple Pay for bank transfer or cash withdrawal at ATMs?	<p>No, Apple Pay can only be used for making contactless payment in stores, in apps or on online websites using your registered BIDV card. Apple Pay does not support bank transfer or cash withdrawal at ATMs.</p> <p>Please use your physical card to withdraw cash at ATMs.</p>
25	How much is BIDV card's spending limit via Apple Pay?	<p>Similar to normal cards.</p>

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26	I made a card transaction via Apple Pay at POS. The POS showed the message “Transaction rejected” but Apple Wallet still displayed a checkmark indicating successful transaction. Was the transaction successful?	The checkmark only shows successful operation of the app on your device, while POS’s message accurately reflects card transaction status.
27	If a transaction is rejected, will BIDV send a notice to customer?	Customer will receive notice from BIDV for both successful and unsuccessful/rejected transactions.
28	Will I receive a reward point or cashback when using Apple Pay?	Any reward point or cashback applied to your physical card will be applied to all transactions via Apple Pay
29	My iOS device is lost or stolen. How can I keep my card safe in Apple Pay?	<p>If your Apple device is lost or stolen, you can prevent unauthorized payments using your card on Apple Pay by:</p> <ul style="list-style-type: none"> - Remotely locking your iPhone, iPad, MacBook, or Apple Watch using the “Find My” app or icloud.com to mark those devices as lost. Payment function on these devices will not be available when the device is placed in the “Lost Mode”. - Permanently deleting all data on your iPhone or iPad using the “Find My” app or icloud.com. All content and settings on your iPhone including card information will be removed from the device - Temporarily locking your physical card via BIDV SmartBanking or BIDV hotline 1900 9247.
30	Can I unlock my card on Apple Wallet if my lost device is found?	<p>According to Apple’s policy, when Lost Mode is activated, cards in Apple Wallet will be deleted to prevent risks incurred to the customer.</p> <p>Cards (tokens) that have been marked as “deleted” cannot be unlocked or reused.</p>

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31	I have just received a replacement card for my lost/stolen card. Do I need to update my card details in Apple Pay?	When your lost/stolen card is replaced, you will need to remove and re-add your card in Apple Wallet. For card renewals or replacements due to damage, you also need to re-register your new card with Apple Pay.
32	Can I use Apple Pay as a backup if I lose my physical card?	You can use Apple Pay as a backup for transactions as long as your physical card is still active. If you have temporarily locked your physical card, your card in Apple Pay will also be temporarily locked, and you will not be able to make transactions.
33	Registration conditions	<ul style="list-style-type: none"> - Applicable only for BIDV Visa credit card. - Cardholders must have an Apple device and the BIDV SmartBanking app installed. - Customers must have an iPhone 6 or later with iOS 12.5.2 or later installed. Available on Apple Watch Series 4 or later with watchOS 9 or later. - Customers must ensure they are logged into iCloud on all devices. On iPhone, Face ID, Touch ID, or a device passcode must be set up. - If customers log out of iCloud or remove their device passcode, all cards will also be removed from the device