

Frequently Asked Questions and Answers

1. Which devices can use the Apple Pay service?

You can activate Apple Pay on a device with iOS version 8.1 or later, which includes: iPhone SE, iPhone 6, iPad mini 3, iPad Pro, Apple Watch 1, Mac12, and all newer models of iPhones, iPad tablets, Macs, and Apple Watches.

2. Is there a special prerequisite for using Apple Pay?

In order to use Apple Pay, you need to define the unlocking method in the settings of your Apple device. If you don't have a security setting to unlock your screen, Apple Pay cannot be activated.

3. How to activate Apple Pay and add my card?

Activation via m-Intesa application:

Step 1: Open m-Intesa app, select "Cards" option and select the card you want to add to Apple Pay. Click "Add to Apple Wallet" to include it to your digital wallet.

Step 2: From m-Intesa app you will be redirected to Apple Pay, follow the instructions and after verification the card will be added and ready to use.

Step 3: Having completed the process, you will receive a confirmation of the Apple Pay activation.

Activation via Wallet app:

Step 1: Open the Wallet app on your iPhone and press the + sign in the upper right corner.

Step 2: Select the "Debit or Credit Card" option to add the card.

Step 3: Scan your card or enter the information manually, then follow the instructions to add the card. After verification, the card will be added and ready to use.

Step 4: Having completed the process, you will receive a confirmation of the Apple Pay activation.

Activation via Apple Watch:

Step 1: Open the Apple Watch app on your iPhone device. If your mobile phone is not paired with the watch, you need to select the "Connect" option in order to connect these two devices.

Step 2: Select "Wallet & Apple Pay" from the menu.

Step 3: To activate the service, select "Add Card", or if you already have a card added to your iPhone, click on it.

Step 4: Follow the instructions to add a card.

IMPORTANT NOTE: For data security and protection purposes, never share with other persons nor with Bank employees, a one-off passcode that you will receive in SMS message for the Apple Pay activation.

4. How to deactivate the card used for payments via Apple Pay? In the Wallet application, select the card you want to deactivate and click on the "Remove card" option.

5. Can I receive notifications about payments made via Apple Pay?

Yes, you will receive a notification in case of both successful and unsuccessful transaction.

6. Can I access the history of payments made with Apple Pay?

Yes, the Wallet app shows the most recent transactions you've made on the device used for accessing your Apple Pay payment history.

7. What cards can I use with Apple Pay?

As part of the Apple Pay service, you can use:

- Visa Inspire Debit Card
- Visa Platinum Debit Card

You will be duly informed about introduction of other debit and credit cards of Intesa Sanpaolo Banka within the Apple Pay service.

8. Can I add the same card to the Wallet app on multiple devices?

Yes, you can add your card to the Wallet app on multiple Apple devices. Activating the Apple Pay service on different devices implies adding a card to each of them separately.

9. How many cards can I add to the Wallet app on a single device?

Depending on your device, you can add between 8 and 12 cards to the Wallet app. You can add 12 cards on iPhone 8, Apple Watch Series 3, and all newer models, while you can add up to 8 cards on models older than those listed. If you are adding multiple cards to one device, you need to select which card will be the primary card for use within the Apple Pay service in the settings of your mobile phone (Settings → Wallet & Apple Pay → Standard card).

10. When paying with Apple Pay, do I use the PIN of my physical card?

No, the PIN associated with your physical card is never used as a method of transaction authorisation when paying with Apple Pay. Payments via Apple Pay are always authorised by one of the mentioned screen unlock options of the mobile device.

11. To arrange the use of Apple Pay, you I need to visit a Bank branch?

If you are an Intesa Sanpaolo Banka cardholder, there is no need for additionally arranging the service at the Bank. All you need to do is to activate your payment card using the m-Intesa app or directly through the Wallet app on your Apple device.

12. Is there a fee for the Apple Pay service and what are the daily use limits?

Apple Pay service is free of charge, and the daily limits for its use are the same as the limits you have on your physical card.

13. Is Apple Pay a safe and secure payment method?

Yes, Apple Pay is a safe and secure payment method, as your payment card details are tokenized. The token is unique to each device and cannot be linked to the actual payment card details. The actual payment card details are never transferred during the transaction, thus preventing fraud or misuse.

14. Can I use Apple Pay for payments in installments?

No, the Apple Pay service cannot be used to pay in installments at points of sale that support Intesa Sanpaolo Banka's POS terminal, since payments in installments at no interest and fees, as well as cash withdrawals at the Bank's contactless ATMs - with repayment in installments - is only possible with a physical card.

Apple Pay can be used to split payments in installments via SMS message for the payments made at POS terminals of another bank in the country and abroad.

15. What to do if I lose my mobile phone?

In the event of loss, theft or misuse of a mobile phone with an active Apple Pay service or a card activated within the Wallet application, it is necessary to immediately notify the Bank by calling the Contact Centre: **+387 33 497 657**.

In addition, in case of loss or theft, you can find the mobile phone through iCloud (Find Devices) and thus remove all cards from the Wallet application. By removing the card from the Wallet application, it is prevented from further use through the Apple Pay service.

16. How to protect yourself from fraud attempts?

Never share personal data and activation details with other persons nor with Bank employees.

Intesa Sanpaolo Banka will never ask you to provide confidential data via e-mail, SMS or telephone and will never forward a link asking for entry of any confidential data, such as: user ID, PIN, payment card information and other confidential data. If you receive such an e-mail, SMS or phone call, please contact the Bank immediately by calling the Contact Centre: +387 33 497 657.

Your Intesa Sanpaolo Banka