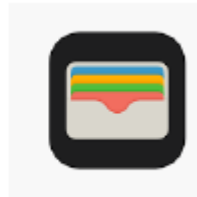


# Digital Wallets

## Set Up Wallet App

On an Android phone, Google Pay works with the Google Wallet app. On an iPhone, Apple Pay works with an app called **Wallet** too.

Both Wallet apps can also securely store credit/debit cards, loyalty cards and e-tickets that you've purchased online.



## Setting up Google Pay.

- To set up Google Pay, open the Google wallet app on your phone. Sign in securely using your Google Account, and then follow the instructions to add your existing credit card and/or bank card details to the app.
- The Google Pay app then checks with your bank if it is allowed to use the card - with your permission of course.
- You can set one of the cards as your favourite, so it will be the default whenever you go to pay for something.

## Setting up Apple Pay

- To set up Apple Pay, you must be signed in to your iPhone with your Apple ID. Open the Wallet app on your iPhone and enter your credit and/or debit card details to add them to the app – or position the iPhone so that the card is positioned in the frame.
- The app then verifies your information with your bank, and may ask you for additional details or to download an app before approving your card.
- You can then set one of the cards as your favourite, so it will be the default whenever you go to pay for something.

## Paying In Store

- Using a pay service in a shop is like using tap-and-pay with your credit card, except you hold your phone next to the EFTPOS machine, instead of your credit card.
- Your phone's pay service app will activate when it detects the EFTPOS machine, and you need to keep your phone close to it while you complete the transaction.
- If you move your phone away from the EFTPOS machine at any point before completing the payment, you may need to start again.

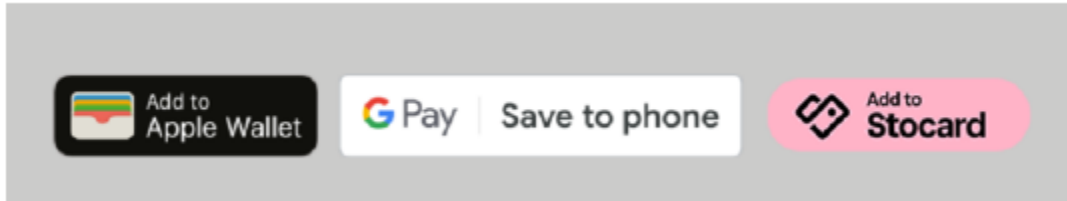
*Each time you make a payment, you will need to provide your password or biometric scan*

*(fingerprint or faceID). **The app locks again the instant the payment is complete.***

To access apple wallet with your locked screen – simply double tap the 'RHS button' and the wallet will open. The select your preferred card and tap on 'Pay with passcode' (or face ID etc) and follow the prompts.

**Your Digital wallet will also have a history of all your previous transactions.**

**When you see the below icons - You can add Loyalty cards or tickets without the physical card.**



**Simply tap of the icon and follow the prompts.**

**Some Loyalty cards are not compatible with Apple Wallet so you can download another useful app called 'STOCARD" to store all your loyalty cards.**

### **Security**

- Your card number and identity aren't shared with merchants, and your actual card numbers aren't stored on your device or on Apple servers. When you setup a card a device specific token is created and is what is used to pay the store.
- When you pay in stores, neither Apple nor your device will send your actual card number to merchants.