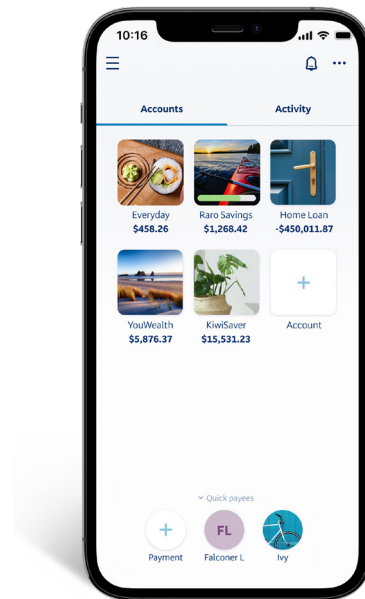


How to manage contactless payments and Apple Pay with your iPhone

This guide will help you set up your BNZ Flexi Debit Visa or eligible credit card* with Apple Pay**, and manage your card settings, including switching off contactless payments.

To get started, you need to have the BNZ app set up on your iPhone and be registered for Internet Banking. If you're not, don't worry, it's easy to get set up, and we have a supporting guide if you need it. Register at www.bnz.co.nz

To set up Apple Pay, you'll need to have a password, Touch ID, or Face ID enabled. You'll also need to be connected to the internet on a secure connection and signed into an iCloud account.

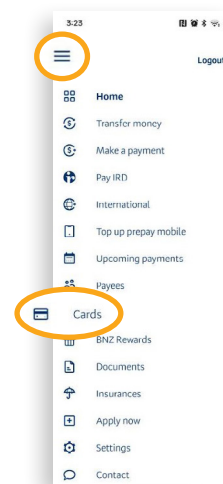


How to add your card to Apple Pay

Step 1

Log in to the BNZ app and tap the **Menu** icon in the top-left corner.

Then tap **Cards**.



Step 2

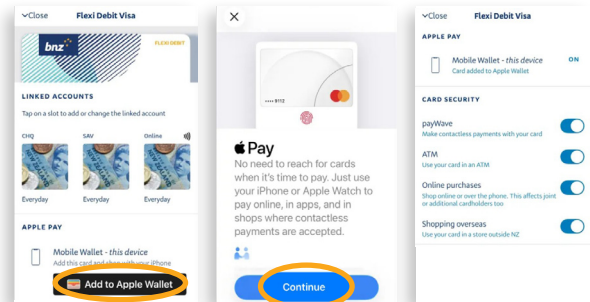
Select the card you want to use.



Step 3

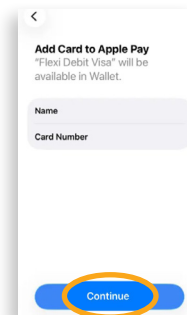
Tap **Add to Apple Wallet** then **Continue**, then **Continue** again to add your card.

Tip: To add a card to your wallet, you need to ensure your card security options within the BNZ app are all enabled first.



Step 4

On the Add card to Apple pay screen, confirm the details are correct, then tap **Continue**. You will see a loading spinner where it said continue, before it takes you to the next screen.



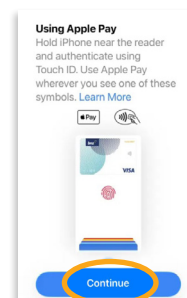
Step 5

Once you've read the BNZ terms and conditions, tap **Agree** to continue.



Step 6

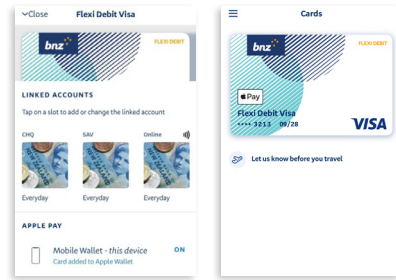
Use Apple Pay wherever you see one of these symbols. Tap **Continue**.



Nice work

Your card is in your Apple Wallet and you're set to pay with your iPhone anywhere contactless is accepted.

The Apple Pay icon will show on your card.



Note:

- If you have other Apple devices, you will be given the option to add your card to other devices. You can tap **Add** or **Add to other devices later**.
- If you have more than one card, you will be given the option to set it as the default card. You can tap either **Use as default card** or **Not now**.

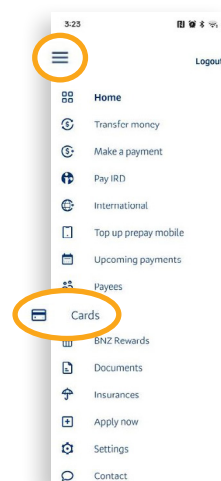
What you need to know about Apple Pay

You can use Apple Pay anywhere that accepts contactless payments. Make sure your iPhone is on and hold it near the terminal to make a payment then verify with Touch ID, your password, or Face ID. If a payment is over the set limit, you may be asked to enter your card's PIN. Your card details will never be stored on your iPhone or shared with merchants.

How to manage your card settings

Step 1

Tap the **Menu** icon and then tap **Cards**.



Step 2

Tap on the image of the card you would like to change.



Step 3

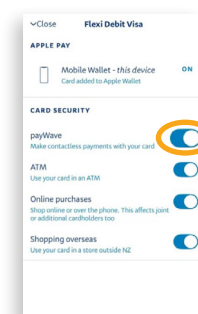
By default, payWave will be turned on. You can change this under **Card Security**.

Just tap the **sliding button** to the right of 'payWave' and turn it on or off.

You can also turn on and off other features, like the ability to:

- use your card at ATMs
- shop online or over the phone
- use your card in a store outside NZ.

Your changes will take effect straight away and you can change them any time.



Upgrading your card to make contactless and mobile payments

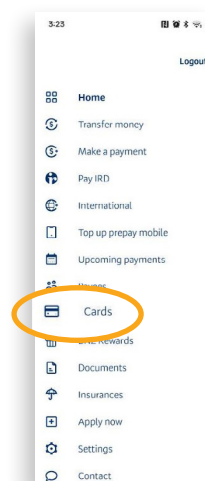


You can upgrade your Eftpos card to a BNZ Flexi Debit Visa^.



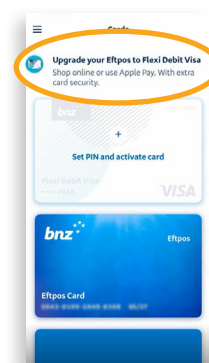
Step 1

Log in and tap on the **Menu** icon.
Then select **Cards**.



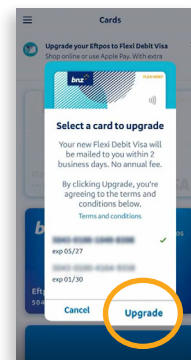
Step 2

Tap Upgrade your Eftpos to Flexi Debit Visa.



Step 3

Read the BNZ standard terms and conditions.
Select the card and tap **Upgrade**.



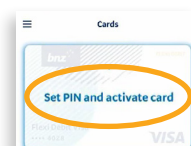
Great news.

You'll now see your Flexi Debit Visa digital card in your BNZ app.

Tap on Set PIN and activate card, then follow the prompt. For more information on how to set your PIN, refer to [Set or change the PIN on your Flexi Debit Visa or credit card in the BNZ app](#).

You can now add your card to Apple Pay and begin using it straight away.

A new physical card will be sent out to you in the next two business days.



Internet Banking terms and conditions apply. Mobile coverage and data required to access the BNZ app. Maintenance sometimes required.

Apple, the Apple logo, Apple Wallet, Apple Pay, iPhone, Face ID, iCloud, Touch ID are trademarks of Apple Inc., registered in the U.S. and other countries.

* Eligible cards means BNZ Advantage Visa Platinum, BNZ Advantage Visa Classic, BNZ Advantage Visa Business, BNZ Lite Visa, BNZ Visa Classic, BNZ Visa Platinum and BNZ Flexi Debit Visa.

The relevant BNZ terms, conditions and fees apply when you use your card in Apple Pay. See BNZ credit card terms and conditions which apply to BNZ Advantage Visa Platinum, BNZ Advantage Visa Classic, BNZ Advantage Visa Business, BNZ Lite, BNZ Visa Classic and BNZ Visa Platinum cards and ^ BNZ Standard Terms and Conditions which apply to Flexi Debit Visa cards. For information relating to fees, see our Personal Account, Service and Facilities Fees guide on bnz.co.nz for personal cards and our Business and Agribusiness Account and Service fees guide for BNZ Advantage Visa Business. The links are below.

[Standard terms and conditions - BNZ](#)

[BNZ credit card - Terms and Conditions](#)

[Personal account, service, and facility fees](#)

[Business and Agribusiness Account and service fees](#)

** To use Apple Pay, you will need a compatible device and the BNZ app. Refer to the support page on BNZ - [Devices compatible with the Apple app](#).