

Apple Pay & Google Pay

For more information, please carefully read the full Terms and Conditions of the service.

Introduction

What are Apple Pay and Google Pay?

Apple Pay and Google Pay are digital wallet services that allow you to pay with your Jet Bank Mastercard debit card using your phone, smartwatch, or another supported device. You can use them for contactless payments in stores, as well as for payments in apps and online, wherever these payment methods are accepted.

What is card tokenisation?

Card tokenisation is a security technology that replaces your real card number with a unique digital number, called a token. This token is linked to your Jet Bank card, but it is different from your actual card number. When you pay with Apple Pay or Google Pay, your real card details are not shared with the merchant. This helps protect your card information and makes digital payments safer.

Why is tokenisation important?

Tokenisation helps protect your card because your real card number is not used during the payment. Instead, the payment is processed using a digital token created for your device. This means that even if the merchant receives payment information, they do not receive your real card number.

Is my real card number stored on the device?

No. Your real card number is not stored on your device and is not shared with merchants when you pay with Apple Pay or Google Pay. A unique digital token is used instead.

Why should I use Apple Pay or Google Pay?

You can use Apple Pay or Google Pay to pay faster, more securely, and more conveniently. With Apple Pay or Google Pay, you can:

- pay without carrying your physical card;
- pay contactless in stores;
- pay online or in apps where accepted;
- protect your card details through tokenisation;
- confirm payments using your device security, such as Face ID, fingerprint, passcode, or another supported authentication method.

Which Jet Bank cards can be added?

You can add eligible Jet Bank Mastercard debit cards to Apple Pay or Google Pay. Availability may depend on the card type, device, operating system, wallet provider rules, and Jet Bank eligibility criteria.

How can I add my Jet Bank card to Apple Pay or Google Pay?

You can add your Jet Bank card in two ways:

- directly from the Jet Bank app; or
- manually from Apple Wallet or Google Wallet.

Adding the card from the Jet Bank app is the recommended option, as the card is already linked to your Jet Bank profile and the process is faster.

Manual provisioning is also available, where supported, if you choose to add the card directly from Apple Wallet or Google Wallet.

How do I add my Jet Bank card to Apple Pay from the Jet Bank app?

1. Open the Jet Bank app.
2. Go to **Cards**.
3. Select the card you want to add.
4. Tap **Add to Apple Wallet**.
5. Follow the instructions shown by Apple.
6. Once the card is added, you can start paying with Apple Pay.

How do I add my Jet Bank card manually from Apple Wallet?

You can also add your Jet Bank card directly from Apple Wallet.

1. Open the **Apple Wallet** app on your iPhone.
2. Tap the **+** button.
3. Select **Debit or Credit Card**.
4. Scan your Jet Bank card or enter the card details manually.
5. Review and accept the applicable terms and conditions.
6. Complete the verification process required by Jet Bank.
7. Once verified, your card will be added to Apple Pay and ready to use.

For security reasons, Jet Bank may ask you to confirm the card addition through an authentication step, such as OTP, in-app confirmation, or another verification method made available by the Bank.

How do I add my Jet Bank card to Google Pay from the Jet Bank app?

1. Open the Jet Bank app.
2. Go to **Cards**.

3. Select the card you want to add.
4. Tap **Add to Google Pay**.
5. Follow the instructions shown by Google.
6. Once the card is added, you can start paying with Google Pay.

How do I add my Jet Bank card manually from Google Wallet?

You can also add your Jet Bank card directly from Google Wallet.

1. Open the **Google Wallet** app on your Android device.
2. Tap **Add to Wallet**.
3. Select **Payment card**.
4. Scan your Jet Bank card or enter the card details manually.
5. Review and accept the applicable terms and conditions.
6. Complete the verification process required by Jet Bank.
7. Once verified, your card will be added to Google Pay and ready to use.

For security reasons, Jet Bank may ask you to confirm the card addition through an authentication step, such as OTP, in-app confirmation, or another verification method made available by the Bank.

Why do I need to verify the card when adding it manually?

When you add your card manually, Jet Bank may need to confirm that you are the legitimate cardholder before the card can be activated in Apple Pay or Google Pay. This verification protects you from unauthorised card use.

When may manual provisioning fail?

Your card may not be added manually if:

- the card details are entered incorrectly;
- the card is locked, inactive, expired, or cancelled;
- the device is not supported;
- the wallet service is not available on your device;
- the verification process is not completed;
- the card addition is blocked for security, fraud prevention, legal, or regulatory reasons.

Where can I pay with Apple Pay or Google Pay?

You can pay wherever contactless payments are accepted, as well as in apps and online stores that support Apple Pay or Google Pay.

At checkout, look for the contactless symbol, Apple Pay mark, or Google Pay mark.

Can I use Apple Pay or Google Pay abroad?

Yes. You can use Apple Pay or Google Pay abroad wherever these payment methods are accepted. If the transaction is made in a currency different from your card or account currency, currency conversion may apply according to the applicable Jet Bank exchange rate and pricing.

Does Apple Pay or Google Pay work without internet?

In many cases, contactless payments with Apple Pay or Google Pay can work even if your device does not have an active internet connection at the moment of payment.

However, internet connection may be required to add the card to the wallet, complete the initial verification, receive security updates, or complete certain transactions.

Do the same card limits apply?

Yes. Payments made with Apple Pay or Google Pay use the limits of your Jet Bank card. This means that wallet transactions are counted within the daily and monthly card limits, according to your card limits and the Bank's security rules.

Are Apple Pay and Google Pay payments free?

Jet Bank does not charge a fee for adding your card to Apple Pay or Google Pay. Standard card, account, currency conversion, or merchant-related fees may apply depending on the transaction type and the applicable Jet Bank pricing.

What happens if I lose my phone?

If you lose the phone or device where your Jet Bank card has been added, your real card number is not exposed. You can:

- lock your card from the Jet Bank app;
- remove the card from Apple Wallet or Google Wallet;
- use Apple or Google services to lock, locate, or erase your device;
- contact Jet Bank for further support.

Payments cannot be made without the required device authentication, such as Face ID, fingerprint, passcode, or another supported security method.

What happens if I lock my card in the Jet Bank app?

If you lock your card in the Jet Bank app, the use of that card for payments, including Apple Pay or Google Pay payments, may be stopped according to the Bank's rules.

Can I remove my card from Apple Wallet or Google Wallet?

Yes. You can remove your card from Apple Wallet or Google Wallet at any time. Removing the card from the wallet does not close or cancel your Jet Bank card. It only stops the use of that card for Apple Pay or Google Pay on that specific device.

Can I still use my physical or virtual card?

Yes. Adding your card to Apple Pay or Google Pay does not affect the use of your physical or virtual Jet Bank card.

You can continue using your card according to its normal terms, limits, and status.

Can I add the same card to more than one device?

Yes, depending on the rules of Apple Pay, Google Pay, and Jet Bank, the same card may be added to more than one supported device.

For security reasons, each device receives a separate token. This means your real card details remain protected, and each device is managed separately.

What happens if my card is renewed or replaced?

If your Jet Bank card is renewed, replaced, or cancelled, the card in Apple Pay or Google Pay may need to be updated or added again.

In some cases, the update may happen automatically. In other cases, the wallet or Jet Bank app may ask you to add the card again.

When may a payment not work?

A payment with Apple Pay or Google Pay may not be completed if:

- the merchant does not accept contactless or digital wallet payments;
- the card is locked, expired, cancelled, or inactive;
- there are insufficient funds in the account;
- the card limit has been exceeded;
- the device is not supported;
- additional security verification is required;
- the transaction is declined for security, fraud prevention, legal, or regulatory reasons.

Important to know

Apple Pay and Google Pay are provided by third parties. Their use may be subject to the terms and conditions of Apple, Google, Jet Bank, Mastercard, and the relevant merchant.

Availability may depend on device compatibility, operating system version, country, card type, and merchant acceptance.