Apple Pay®

Pay with your BankIowa cards using Apple Pay

Apple Pay is protected by unique security features built into the app and Apple® devices. It uses Face ID® and Touch ID® authentication to make your contactless payments quick, easy, and secure.

Apple Pay will change the way you shop! Adding your BankIowa credit or debit cards to your Apple device's Wallet app will allow your iPhone® or Apple Watch® to act as your wallet at store checkouts. The Wallet app will also store your purchase information so you can keep track of your recent transactions.

You can also use your iPhone, iPad®, or Apple Watch to make fast, secure purchases online or within apps. You will still get all the rewards, benefits, and securities your BankIowa cards provide.

Set up and use Apple Pay on your Apple device

Add a card to your iPhone, iPad, or Apple Watch:
1. Access the Wallet app on your device.
   * iPhone: Go to Wallet and tap the Add button (plus icon) then tap Debit or Credit Card.
   * iPad: Go to Settings then Wallet & Apple Pay and tap Add Card.
   * Apple Watch: On your paired iPhone, open the Apple Watch app. In the My Watch tab, tap Wallet & Apple Pay. Tap Add Card then tap Debit or Credit Card.
2. Use the camera to capture the information on the front of your card. Enter any additional information needed, including the security code found on the back of your card. Tap Next.
3. BankIowa will need to verify your information before your card is added to Apple Pay. You will be asked to verify a one-time verification code that can be sent via text or email. If we need more information, you will be prompted to call 1-844-392-3685 to provide additional verification to complete the process. You can verify your card any time after you add it to Wallet. Just return to Wallet and follow the steps.
4. After your card is verified, you can start using Apple Pay.

Pay with Apple Pay in stores using your iPhone or Apple Watch:
1. To pay with an iPhone using Touch ID, rest your finger on Touch ID and hold the top of your phone near the contactless reader until you see 'Done' or a checkmark on the screen. To use Face ID, double-click the side button, authenticate using Face ID, and then hold your iPhone close to the contactless reader until the display reads 'Done' with a checkmark.
2. To pay with Apple Watch, double-click the side button and scroll to choose a card. Hold the Apple Watch display close to the contactless reader until you feel a gentle tap and hear a beep.
3. Depending on the store and transaction amount, you may need to enter your card's PIN or sign a receipt.

Pay with Apple Pay online or within apps:
1. Tap the "Apple Pay" button during checkout or choose Apple Pay as your payment method.
2. Review your payment information and contact details. Enter other billing, shipping, and contact information if necessary. Apple Pay will store the information, so you won't need to enter it again.
3. Confirm the payment on iPhone or iPad by using Face ID, Touch ID, or your passcode, or by double-clicking the side button on Apple Watch.

Pay with a different card on your Apple device:
- iPhone: Double-click the side button or double-click the Home button. You'll see your default card on your screen. Tap the default card then tap to choose another card. Authenticate using Face ID or Touch ID then hold your device near the contactless reader to complete the payment.
- Apple Watch: Double-click the side button. You'll see your default card on your screen. Scroll down to choose another card then hold your watch's display near the contactless reader to pay.

Questions? Click here to read our Apple Pay FAQ.

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