

Apple Pay – Apple Watch

Frequently Asked Questions

What is the Apple Watch?

The Apple Watch is another device that allows you to pay for purchases using Apple Pay.

Do I need an iPhone in order for the Apple Watch to work?

Yes, the Apple Watch can be paired with your iPhone 5, iPhone 5c, iPhone 6, or iPhone 6 Plus (running iOS 8.2 or later).

Do I need my Apple ID to setup my Apple Watch?

Yes, you may be prompted to enter your Apple ID password if this is the first time you are setting up the Apple Watch with the iPhone device.

Do I need an iCloud account for the Apple Watch to work?

Yes, an iCloud account is required.

If I am already using Apple Pay with my iPhone is there any additional setup to make purchases with my Apple Watch?

Yes, the setup for Apple Watch is performed separately from the iPhone.

How do I pair (also called pinning) my Apple Watch with my iPhone?

First you will launch the Apple Watch app on your iPhone. Next you will tap “Start Pairing” on the main screen. Next hold your Apple Watch up to your iPhone’s camera so the screen is in alignment with the yellow outlines box on your iPhone screen. Lastly, follow the on-screen instructions provided in the Apple Watch app.

How do I add my cards to the Apple Watch?

Access the Apple Watch settings app, scroll down to PassBook & Apple Pay and then select “Add Credit or Debit Card”. You can then begin adding cards using your iSight camera or you can type the account information in manually.

How do I unlock my Apple Watch so I can make Apple Pay payments?

The Apple Watch unlock can be performed in 2 ways:

1. With the watch on your wrist, you enter your passcode on the watch
2. With the watch on your wrist, you enter your passcode on the paired iPhone which must be connected via Bluetooth and within range.

Please note the Apple Watch is available for payments as long as it remains on your wrist.

How can I use Apple Pay on the Apple Watch?

Once the watch is unlocked confirm that your wrist detection has been turned on. Next you will double click the side button (also called the Digital Crown) on the Apple Watch. You will then see your default card image. You can then proceed with the default card or swipe left to right and select an alternate payment card. Once a card is selected you will simply hold the display of the Apple Watch within a few centimeters of the contactless reader.

How will I know my transaction from my Apple Watch was successful?

A gentle pulse, beep and checkmark on the Apple Watch screen will confirm the payment had been made.

Can I make purchases with the Apple Watch without my iPhone?

Yes. Once the watch is unlocked and the wrist detection is turned on, your iPhone does not need to be with you in order for the transaction to work.

If I remove my Apple Watch from my wrist can someone else make a purchase with the watch?

No, once you take off the watch, it removes the ability to perform transactions until you put the watch back on and enter the passcode.

If I accidentally disable my passcode can I still make purchases?

No, disabling the passcode will delete any tokens that were previously created and you will have to setup your payment card again via the Apple Watch app.

If I log out of iCloud can I still make purchases?

No, logging out of iCloud will delete any tokens that were previously created and you will have to setup your payment card again via the Apple Watch app.

If I unpin my Apple Watch from my iPhone can I still make purchases?

No, unpinning the watch from your iPhone or other paired devices will delete any tokens that were previously created and you will have to setup your payment card again via the Apple Watch app.

Find out more at
www.transfcu.org/applepay