

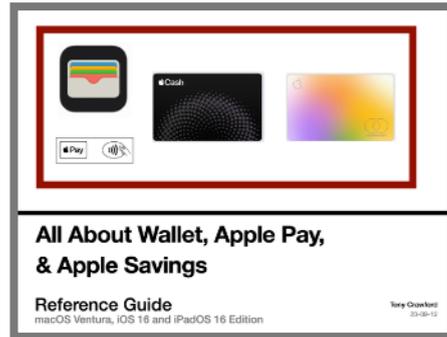
# All About Wallet, Apple Pay, Apple Cash, Apple Card & Savings

## Reference Guide

macOS Ventura, iOS 16 and iPadOS 16 Edition

Tony Crawford

23-09-12



## About this Reference Guide

This Reference Guide has been created solely for your personal use and reference, and as such, it should not be copied or shared with others.

This Guide is sourced from the latest version of the Apple Pages User Guides, and from related Apple “HT” and other documents. For ease of use, each topic is summarized on one page.

## How to use this Reference Guide

This Guide is formatted in the PDF format, and is best saved in the Apple Books app on your iPad or MacBook for easy access in the class and for future reference.

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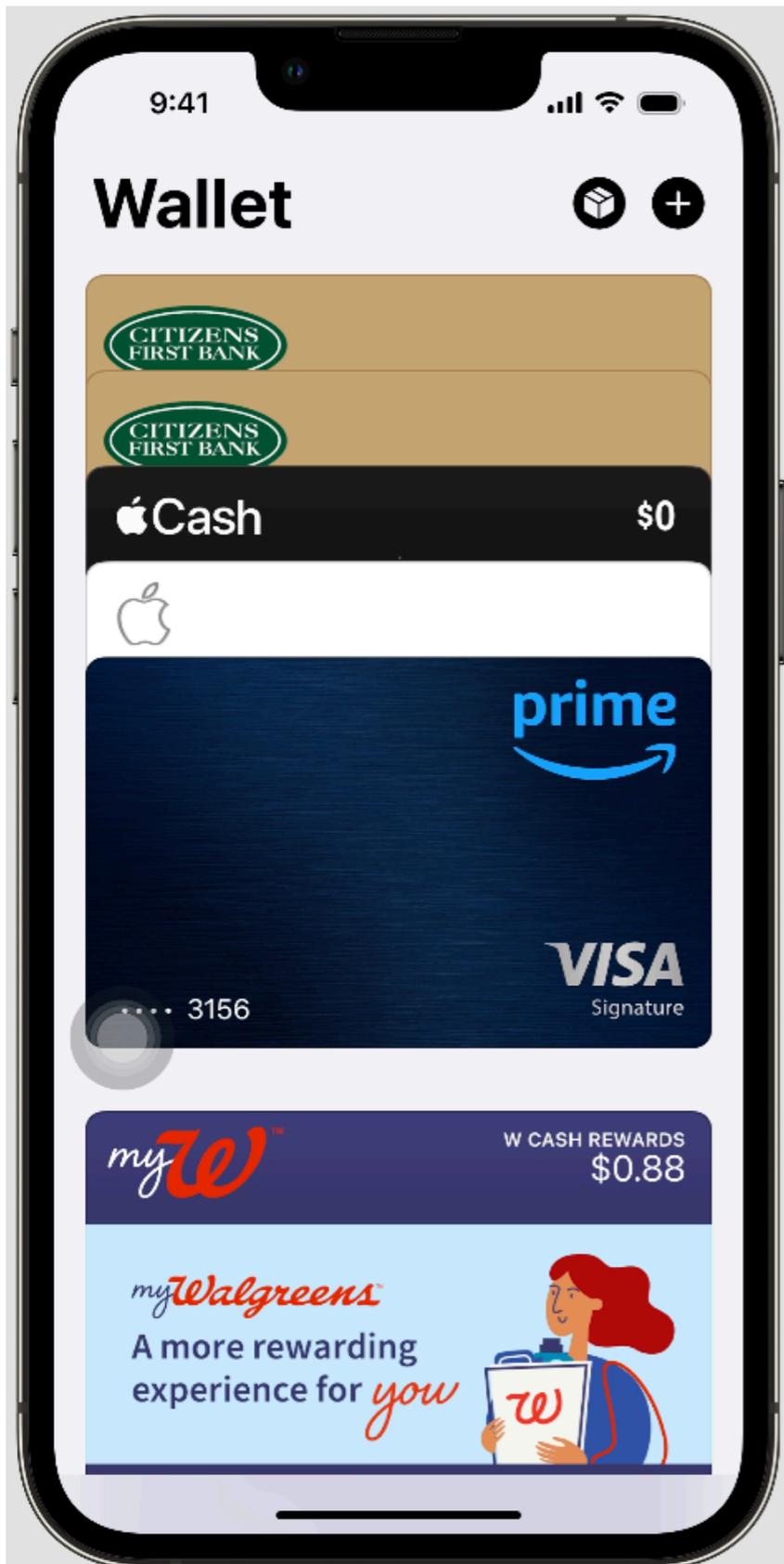
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## For Further Reference:

[HT201478](#) Read Books and more with Apple Books  
[Apple Books Support](#)

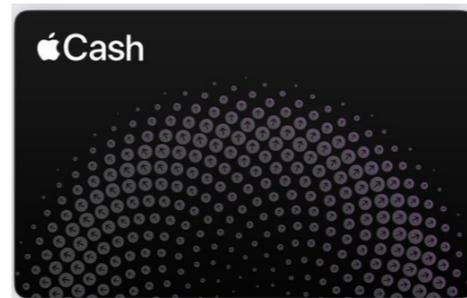
**Wallet**

## 2 Apple Wallet App and supporting services



Use the **Wallet** app on your iPhone or Apple Watch, to keep your cards and passes in one place for easy access. Wallet can store the Apple Card, credit cards, rewards cards, boarding passes, event tickets, digital car keys and more.

Once your cards are set up in Wallet, you can pay with **Apple Pay**, replacing your physical cards and cash with an easier, safer, more private and secure payment method.



**Apple Cash** is a digital card that lives in Wallet. It's an easy way to send and receive money from Messages or from Wallet. And because it's a digital card, your Apple Cash can be spent in stores, online, and in apps with Apple Pay.



Sign up for an **Apple Card** in the Wallet app, so you can use it right away with Apple Pay and get unlimited Daily Cash back on all your purchases no matter where you shop.

Earn interest on your Daily Cash and any additional deposits that you make when you set up a **Savings** Account on your Apple Card.

### For Further Reference:

#### [About Apple Wallet](#)

[HT204506](#) Set up Apple Pay on your iPhone, Watch, Mac & iPad

[HT203027](#) Apple Security and Privacy Overview

[HT204003](#) Add, use, and share boarding passes, tickets, and other passes in Apple Wallet

**Apple Pay**



To set up Apple Pay: Add a debit, credit, or prepaid card to the Wallet app on your iPhone, Apple Watch, or other compatible device. To use Apple Pay, you need:

- A compatible device with the latest version of iOS or iPadOS, watchOS, or macOS.
- A supported card from a participating card issuer.
- An Apple ID signed in to your Apple device.



## How to add a debit or credit card on your iPhone

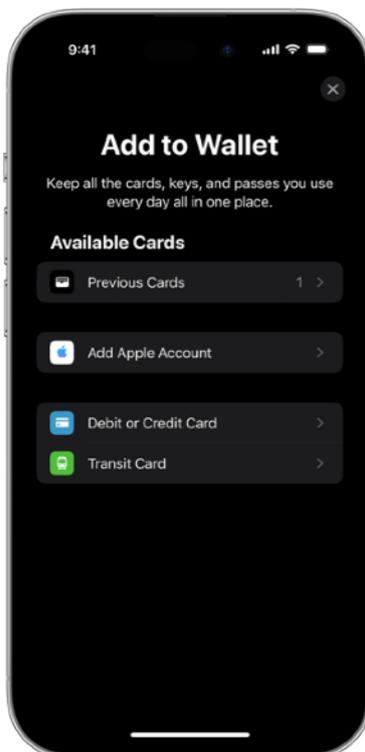
1. In the Wallet app, tap the Add button .
  - Tap Debit or Credit Card to add a new card.
  - Tap Previous Cards to add a card that you used previously.
2. Tap Continue.
3. Follow the steps on the screen to add a new card.
4. Verify your information with your bank or card issuer. They might ask you to provide more information or to download an app before approving your card for use with Apple Pay.
5. If you have a paired Apple Watch, you have the option to also add the card to your watch.

### Set the default card and rearrange your cards

The first card you add to Wallet becomes your default card for payments. To set a different card as the default, move it to the front of the stack.

In Wallet, choose your default card.

- Touch and hold the card, then drag it to the front of the stack.
- To reposition another card, touch and hold it, then drag it to a new location.



## How to add a debit or credit card to your Apple Watch

1. On your paired iPhone, open the Apple Watch app.
2. In the My Watch tab, tap Wallet & Apple Pay.
3. Tap Add Card.
  - Tap Debit or Credit Card to add a new card.
  - Tap Previous Card to add a card that you used previously.
4. Tap Continue.
5. Follow the steps on the screen to add your card.
6. If necessary, verify your information with the bank or card issuer. They might ask you to provide more information or to download an app before approving your card for use with Apple Pay.

### To remove a card from Wallet

Tap the card you want to remove, tap the More button , tap Card Details, and tap Remove Card at bottom.

### To remove a card from the Previous Cards screen

Tap Edit > Remove button  > Delete. Then, tap Delete Card to confirm and remove the card from all your devices.

### For Further Reference:

[About Apple Pay](#)

[HT204506](#) Set up Apple Pay on your iPhone, Watch, Mac & iPad  
[Apple Pay Support](#)

# 4 How to pay using Apple Pay (1 of 2)



With your iPhone or Apple Watch, you can use Apple Pay in stores, restaurants, gas stations, taxis, or wherever else you see one of these symbols.

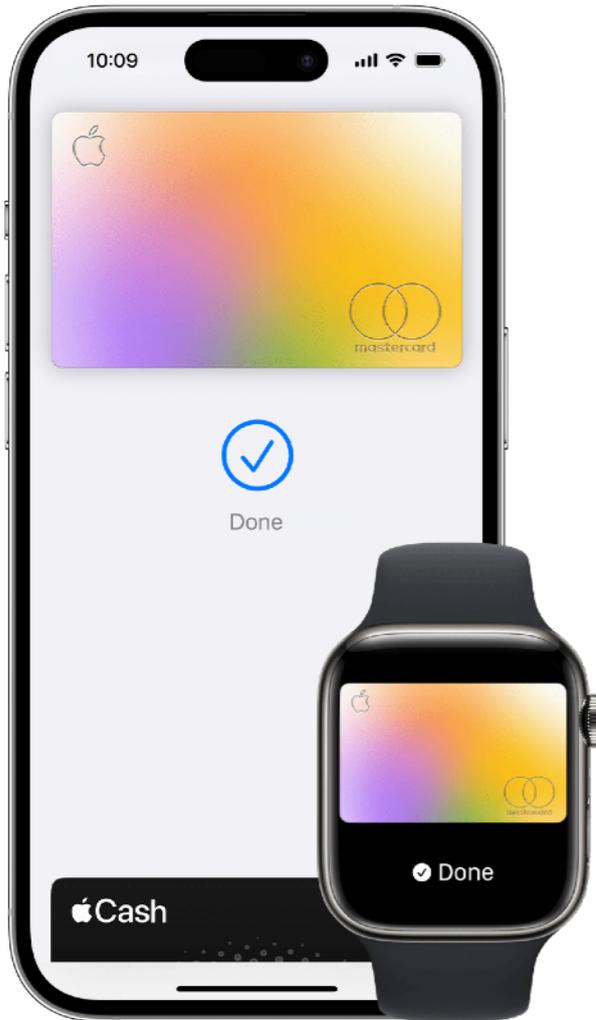
## Pay with your iPhone

1. To use your default card:
  - If your iPhone has Face ID, double-click the side button. If prompted, authenticate with Face ID or enter your passcode to open Apple Wallet.
  - If your iPhone has Touch ID, double-click the Home button.
2. To use a different card, tap your default card to see your other cards. Tap a new card and authenticate.
3. Hold the top of your iPhone near the contactless reader until Done and a checkmark appear on the display.

## Pay with your Apple Watch

1. Double-click the side button.
2. Your default card opens automatically. Scroll down to choose another card.
3. Hold the display of your Apple Watch near the contactless reader until you feel a gentle tap and hear a beep.

Want to see your recent purchases? Learn how to [check your Apple Pay transaction history](#).



### For Further Reference:

[HT201239](#) Make purchases using Apple Pay

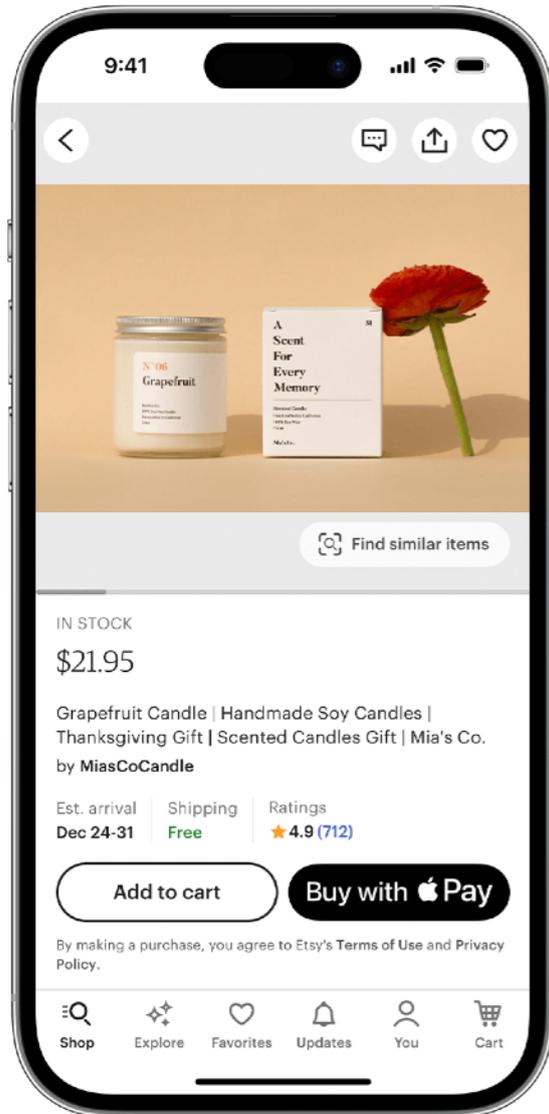
[How to pay in stores using Face ID on iPhone \(video\)](#)

[How to pay in stores using Touch ID on iPhone \(video\)](#)

# 5 How to pay using Apple Pay (2 of 2)

Buy with 

You can use Apple Pay to pay online in Safari or within apps when you see Apple Pay as a payment option.



## Pay online in Safari or within apps

1. Tap the Apple Pay button or choose Apple Pay as your payment method.
2. To pay with a different card, tap the Next button  or the Expand Menu button  next to your default card.
3. If necessary, enter your billing, shipping, and contact information. Apple Pay stores that information, so you won't need to enter it again.
4. Confirm the payment.
  - **iPhone or iPad with Face ID:** Double-click the side button, then use Face ID or your passcode.
  - **iPhone or iPad without Face ID:** Use Touch ID or your passcode.
  - **Apple Watch:** Double-click the side button.
  - **Mac with Touch ID:** Follow the prompts on the Touch Bar and place your finger on Touch ID. If Touch ID is off, tap the Apple Pay icon on the Touch Bar and follow the prompts on the screen.
  - **Mac without Touch ID:** Confirm the payment on your Bluetooth-connected iPhone or Apple Watch. Make sure that you're signed in with the same Apple ID on all devices.
5. When your payment is successful, you'll see Done and a checkmark on the screen.

For Further Reference:

 [How to use Apple Pay \(video\)](#)

[HT201239](#) Make purchases using Apple Pay

# Apple Card

# 6

## Set up and use Apple Card



**Apple Card** is a credit card created by Apple and designed to help you lead a healthier financial life. You can sign up for Apple Card on iPad in minutes and start using it with Apple Pay right away in stores, in apps, or online worldwide.

Apple Card gives you easy-to-understand, real-time views of your latest transactions and balance, and Apple Card support is available anytime by simply sending a text from Messages.

### Get Apple Card

1. Go to Settings  > Wallet & Apple Pay, tap Add Card, then tap Apply for Apple Card.
2. Enter your information, then agree to the terms and conditions to submit your application.
3. Review the details of your Apple Card offer, including the credit limit and APR, then accept or decline the offer.
4. If you accept the terms, you can do any of the following:
  - Set Apple Card as your default card for Apple Pay transactions.
  - Get a physical Apple Card to use where Apple Pay isn't accepted.

### Use Apple Card

On iPad, you can use Apple Card to [make Apple Pay purchases in apps or on the web](#).

You can also use Apple Card at locations where Apple Pay isn't accepted:

- *In apps, on the web, or over the phone:* Go to Settings  > Wallet & Apple Pay, tap Apple Card, then tap Card Information to see the card number, expiration date, and security code. Use this information to make your purchase.
- *In stores, restaurants, and other locations:* Use the titanium card.

### View transactions and statements

1. Go to Settings  > Wallet & Apple Pay, tap Apple Card, then do any of the following:
  - **Review your transactions:** Tap Transactions, then review your latest transactions, or transactions grouped by year.
  - **Get monthly statements:** Tap Card Balance to see the balance, new spending, and payments and credits. Scroll down to see your monthly statements. Tap a statement to see the summary for that month, download a PDF statement, or export transactions to a CSV, OFX, QFX, or QBO file.

#### For Further Reference:

[About Apple Card](#)

[HT209257](#) How to apply for Apple Card

[Apple Card \(Videos\)](#)

[Apple Card Support](#)

[Apple Card User Guide](#)

## 7

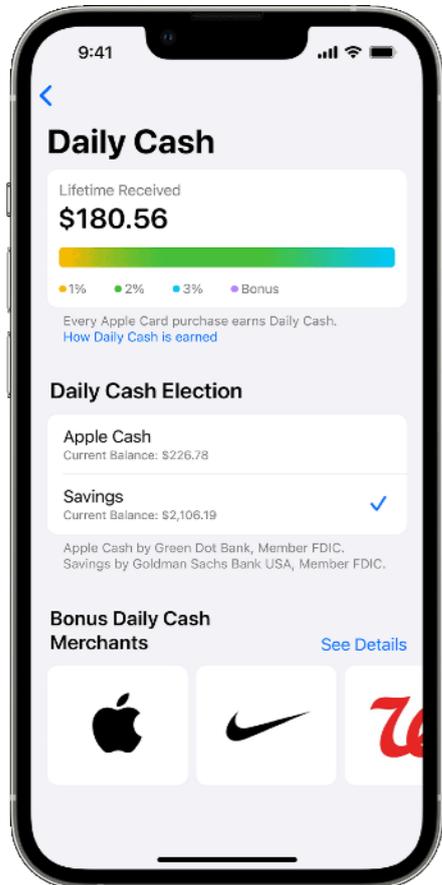
# Daily Cash Back with Apple Card



When you buy something with Apple Card, you get a percentage of your purchase back in **Daily Cash**.

There's no limit to how much Daily Cash you can get, and you can choose where it goes.

Grow your Daily Cash by having it automatically deposited into Savings so that you earn interest. Or have Daily Cash automatically deposited into Apple Cash so that you can spend it, or send it to other people that you know.



## How to find your Daily Cash

To see all of the Daily Cash that you've earned from Apple Card purchases:

1. On your iPhone, open the Wallet app and tap Apple Card.
2. Tap the More button .
3. Tap Daily Cash.

From here, you can learn how to earn Daily Cash, view the lifetime Daily Cash that you've received, track progress toward offers, and discover the latest Bonus Daily Cash Merchants.<sup>6</sup> If you're eligible to participate in an offer, you'll also see it in your Daily Cash hub.

To see the Daily Cash that you've earned in a specific week, month, or year:

1. On your iPhone, open the Wallet app and tap Apple Card.
2. Tap Weekly Activity, Monthly Activity, or Yearly Activity to see Daily Cash earned from purchases that have settled.
3. To see your Daily Cash earned during a different time period, tap Week, Month, or Year.
4. To view a previous week, month, or year, swipe to the side.

To see the Daily Cash that you earned for a specific purchase, [find that purchase in your spending history](#).

**Daily Cash.**  
**No points.**  
**No gimmicks.**

Get Daily Cash back from a percentage of your purchases. Not a month from now. Every day. There's no limit to how much you can get.

**3%**

On everything you buy from Apple and at select merchants when you use Apple Card with Apple Pay.\*



**2%**

Every time you use Apple Card with Apple Pay.

**1%**

On all purchases where Apple Pay isn't accepted.

**For Further Reference:**

[About How to see your Daily Cash from Apple Card \(video\)](#)

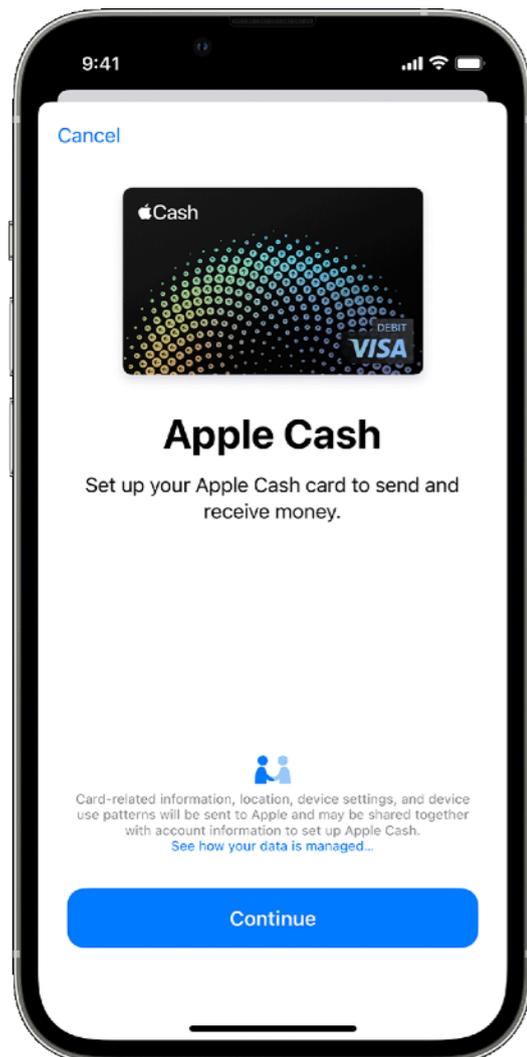
[HT209227](#) Get unlimited Daily Cash with Apple Card

**Apple Cash**

 When you set up Apple Cash you can send and receive money in Messages or Wallet, or make purchases using Apple Pay.

## What you need

- Be at least 18 years old and live in the United States.
- Have [a compatible device](#) with the latest iOS, iPadOS, or watchOS.
- Set up [two-factor authentication for your Apple ID](#).
- [Sign in to iCloud with the same Apple ID](#) on any device that you want to use to send or receive money.
- [Add an eligible debit card](#) in the Wallet app, so you can send money.



## How to setup Apple Cash

1. Open the Settings app on your iPhone or iPad.
2. Scroll down and tap Wallet & Apple Pay.
3. Turn Apple Cash on.
4. Under Payment Cards, tap Apple Cash.
5. Tap Continue, then follow the instructions on your screen.

When someone sends you money, it's automatically and securely kept on your Apple Cash card. Your new Apple Cash card can be found in the Wallet app.

If you want to set up Apple Cash for a family member that's under 18 years old, [learn how to set up Apple Cash Family](#). If you're under 18 years old, your Family Sharing organizer can set up Apple Cash for you with Apple Cash Family.

If you turn off Apple Cash for any one device, you can still use Apple Cash on other devices where you're signed in with your Apple ID.

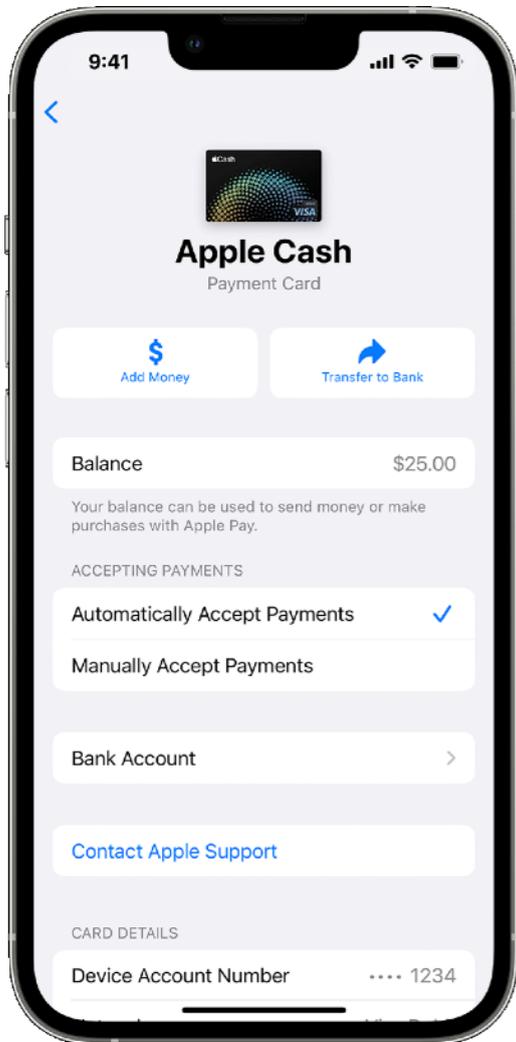
### For Further Reference:

[Apple Cash Support](#)

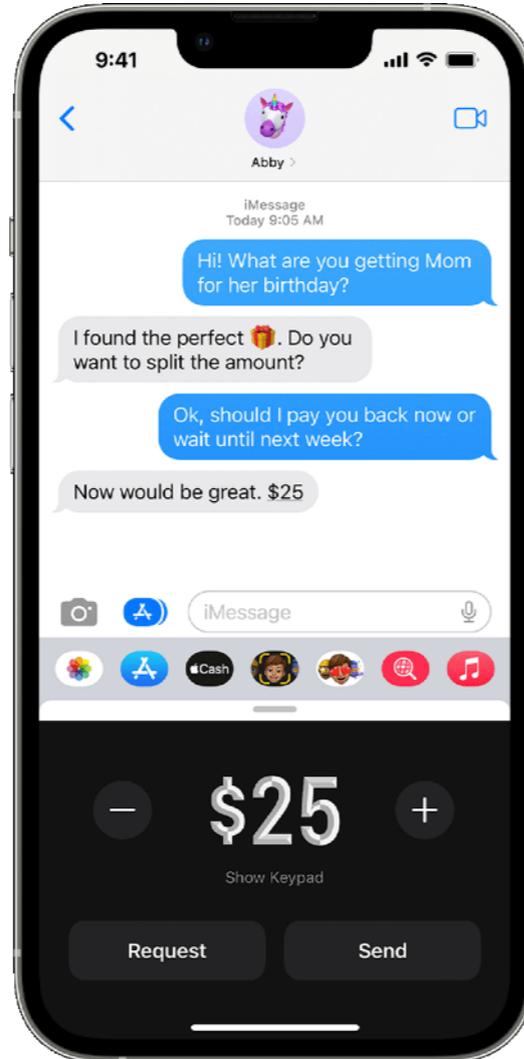
[HT207886](#) Set up Apple Cash

# 9 What You Can Do With Apple Cash

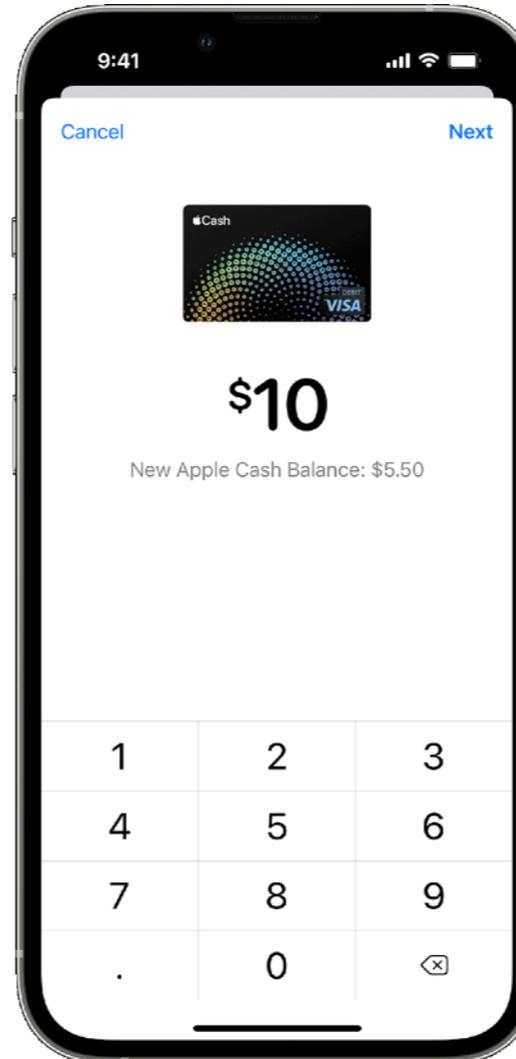
 When you set up Apple Cash you can send and receive money in Messages or Wallet, or make purchases using Apple Pay.



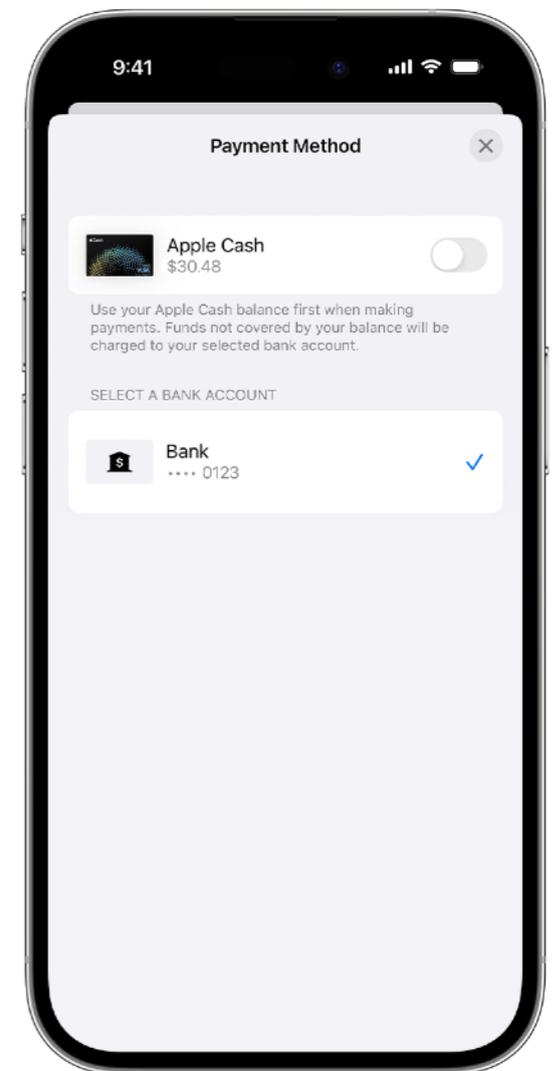
**Add Money to Apple Cash**



**Send and Receive Money with Apple Cash**



**Transfer Money in Apple Cash to your Bank Account**



**Use Your Apple Cash to make payments on your Apple Card Balance**

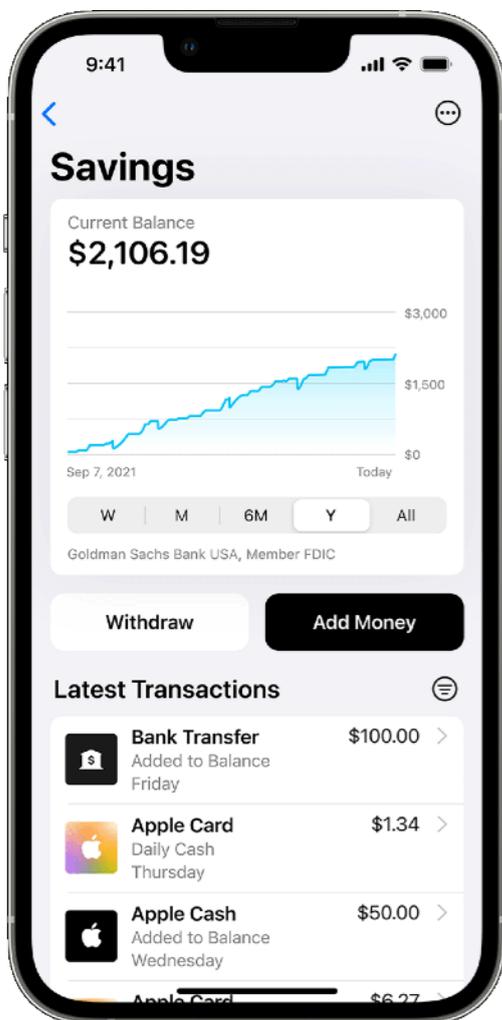
**For Further Reference:**  
[Apple Cash Support](#)  
[HT207875](#) Send and receive money with Apple Cash

**Savings**

# 10 Set up a Savings account



Earn interest on your Daily Cash and any additional deposits that you make when you set up a Savings account. Savings provided by Goldman Sachs Bank USA, Member FDIC.



## What you need

- Be an owner or co-owner of an active Apple Card account, and [add Apple Card to your iPhone](#).
- [Update to iOS 16.4 or later](#).
- Be at least 18 years or older.
- Have a social security number or individual taxpayer identification number.
- Be a U.S. resident with a valid, physical U.S. address.<sup>6</sup>
- [Set up two-factor authentication](#) for your Apple ID.

## How to set up Savings

1. On your iPhone, open the Wallet app and tap Apple Card.
2. Tap the More button (⋮), then tap Daily Cash.
3. Tap Set Up next to Savings, then follow the onscreen instructions.

When opening Savings, you'll be asked if you want to transfer funds from your Apple Cash balance to your new account to start earning interest on that money. If you don't want to transfer your Apple Cash balance, just tap the Close button (✕). If you want to transfer funds, tap Transfer Your Apple Cash and follow the onscreen instructions.

If you have any Daily Cash available to redeem as an Apple Card statement credit, that Daily Cash will be transferred to your new Savings account when you set up Savings.

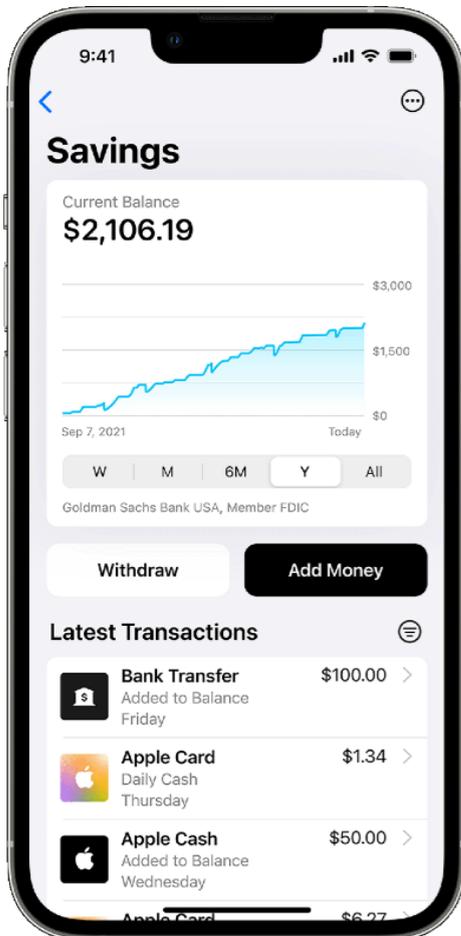
### For Further Reference:

[HT213451](#) Setup and use Savings in Apple Wallet  
[Apple Savings Account Review](#)

# 11 Deposit money into Savings



Earn interest on your Daily Cash and any additional deposits that you make when you set up a Savings account. Savings provided by Goldman Sachs Bank USA, Member FDIC.



## Deposit money into Savings

When you open Savings you agree to [automatically deposit Daily Cash](#) that you earn into your Savings account.<sup>3</sup> You can also add money to Savings from a linked external bank account or from Apple Cash.

1. On your iPhone, open the Wallet app and tap Apple Card.
2. Tap Savings account, then tap Add Money.
3. Enter the amount that you want to add, then tap Add.
4. Choose the pre-selected external account, change it, or add a new one. If you haven't added a bank account, follow the steps in [View and update your Savings account information in Apple Wallet](#).
5. Double-click the side button to confirm with Face ID, Touch ID, or your passcode.

Money that you deposit into Savings starts earning interest on the day that the transfer is initiated from the Wallet app.

If you transfer money from Apple Cash, the funds are typically available instantly. If you transfer money from a linked external bank account, it will generally take a few days for funds to be available for withdrawal.

The maximum balance allowed for a Savings account is \$250,000. Any deposit you make in excess of the limit may be declined or returned to you.

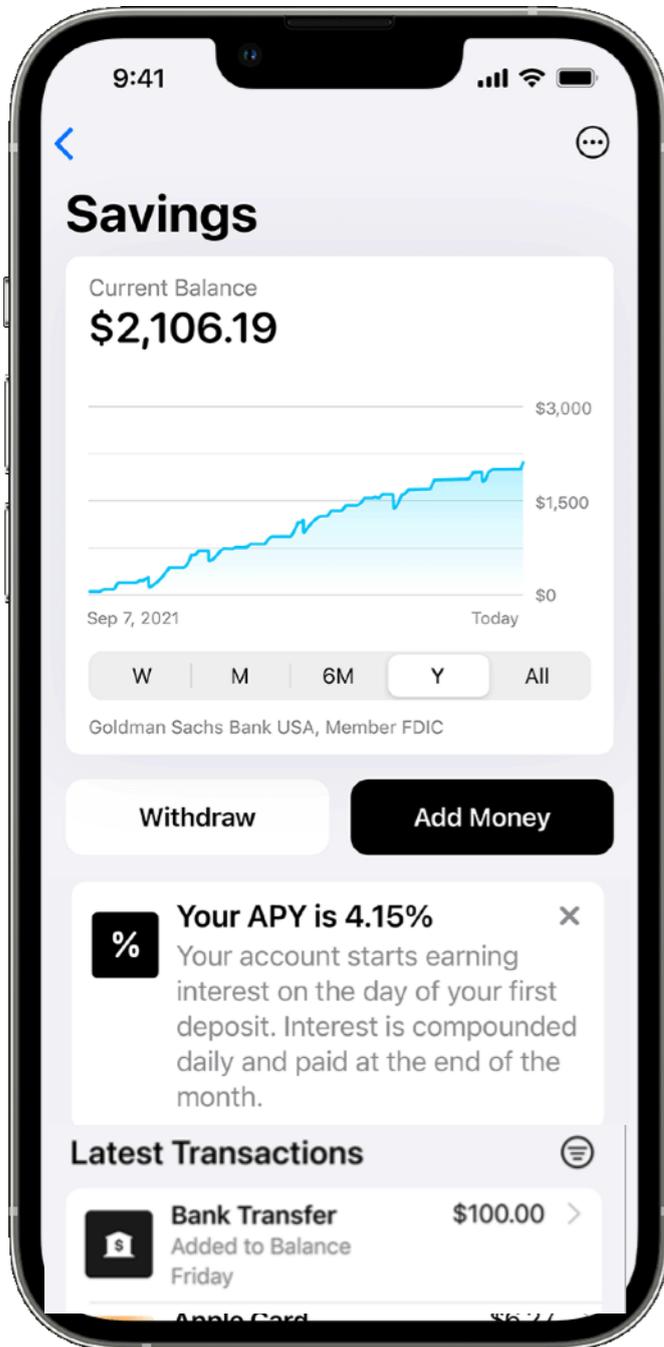
### For Further Reference:

[HT213451](#) Setup and use Savings in Apple Wallet

# 12 View your Savings account balance and interest earned



Earn interest on your Daily Cash and any additional deposits that you make when you set up a Savings account. Savings provided by Goldman Sachs Bank USA, Member FDIC.



## View your Savings account balance

1. On your iPhone, open the Wallet app and tap Apple Card.
2. Tap Savings account. From here you can see your Current Balance. This may include pending transactions or deposits, so the entire amount may not be available for you to withdraw immediately.
3. Tap the More button , then tap Account Details to see your Available Balance. This is the amount that you can withdraw immediately. You also see any interest that you've earned this year and your current Annual Percentage Yield (APY).

Interest that you earn is compounded daily and credited to your Savings account monthly.

### Note:

1. Daily Cash may not be divided between Apple Cash and a Savings account. Apple Card owners and co-owners may individually change where their Daily Cash is deposited at any time. To open Savings, you must add Apple Card to Wallet on an iPhone that supports and has the latest version of iOS.
2. Apple is not a financial institution. Apple Card and Savings are issued and provided by Goldman Sachs Bank USA, Salt Lake City Branch. Member FDIC.
3. You can change your Daily Cash election at any time.
4. Apple Cash by Green Dot Bank. Member FDIC.
5. The maximum balance allowed for a Savings account is \$250,000. Any deposit you make in excess of the limit may be declined or returned to you.

### For Further Reference:

[HT213451](#) Setup and use Savings in Apple Wallet

[HT213452](#) View and update your Savings account information in Apple Wallet