BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

# Apple Pay & Apple Wallet

Paying with your iPhone, carrying tickets and your ID,
and staying safe — explained in plain English

**A plain-English guide to the wallet in your iPhone**

Take your time — you can't break it

*Written for you by Bill — Bill's Home Tech*

(330) 200-8042 · BillsHomeTech.com

*For iPhone (iOS 26 & iOS 27) & Apple Watch · facts current November 2026*

# What's Inside

This is your Apple Pay and Apple Wallet manual. The **Wallet** app on your iPhone can hold your debit and credit cards, boarding passes, concert tickets, store cards and, in Ohio, even your driver's license. **Apple Pay** is how you pay with it: a double-click and a glance at the checkout, with no card to dig out of your purse or pocket. This guide walks through setting it up, paying in stores and online, carrying tickets and ID, sending money with Apple Cash, and keeping it all safe. Read it in any order; there's no test, and you can't break a thing by exploring.

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PART 1

# Getting Started

What Apple Pay and Apple Wallet are, why they're safer than the cards in your purse, and what you need before you begin.

CHAPTER 1

# A Note from Bill

Hello, and welcome. Maybe you've watched the person ahead of you at the grocery store tap their phone on the card reader and walk off, and wondered how that works and whether it's safe. Or maybe a grandchild set up Apple Pay on your iPhone and you've never quite trusted it. Either way, this guide is for **you**.

I'm Bill. Helping folks feel at home with their technology is what I do every day, and I wrote this guide the way I'd explain it sitting beside you at your kitchen table: slowly, in plain English, with nothing taken for granted. When I use a word you might not know, I'll explain it right there.

## What you'll be able to do

- Add your debit or credit card to the Wallet app, and pick which one is used first.
- Pay at a store checkout with a double-click and a glance, and pay online without typing card numbers.
- Keep boarding passes, event tickets and store rewards cards on your phone.
- Carry your Ohio driver's license or a passport-based Digital ID in Wallet for the airport.
- Send money to family with Apple Cash, and move it to your bank.
- Know exactly what to do if your iPhone is lost, and spot the scams that target payment apps.

## You can't break it by looking

Opening the Wallet app and tapping around costs nothing and moves no money. A payment only happens when you deliberately double-click the side button, confirm with Face ID, Touch ID or your passcode, and hold the phone to a reader or tap a pay button. That's three separate, deliberate steps, so you won't pay for something by accident.

WHAT THIS DOES FOR YOU

### Why this matters

Once Apple Pay feels familiar, checkout gets quicker, you hand your card to fewer strangers, and your real card number stays private. Many people find it's actually *safer* than the plastic card, and this guide explains why.

## And I'm a phone call away

If you get stuck, you're not stuck alone. Call me at **(330) 200-8042** and we'll sort it out together, with no judgment. Now, let's open that Wallet.

***— Bill***

CHAPTER 2

# What Apple Pay and Apple Wallet Are

Two names, one idea. It helps to keep them straight:

| Name | What it is |
|---|---|
| **Apple Wallet** | The **Wallet** app on your iPhone (a black icon with colorful cards peeking out). It's the place that holds things: payment cards, boarding passes, tickets, store cards, your ID. |
| **Apple Pay** | The way you **pay** with the cards in Wallet, at a store checkout, in an app, or on a website. |
| **Apple Cash** | A digital card in Wallet that holds money you've received from other people, for sending money to family and friends. It's optional (Part 5). |

## How paying with a phone works

Most store card readers now accept **contactless** payments: instead of inserting or swiping a card, you hold something close to the reader for a second. Your iPhone and Apple Watch contain a tiny short-range radio that talks to the reader only when it's a couple of inches away. You confirm with your face, finger or passcode, hold the top of the phone near the reader, and the payment goes through, charged to the same bank card you added to Wallet.

GOOD TO KNOW

### It's still your card

Apple Pay isn't a new bank account or a new credit line. The money comes from the same debit or credit card you added, with the same rewards, the same statement, and the same fraud protection from your bank.

## What else can go in Wallet

- **Boarding passes** from most major airlines.
- **Event and movie tickets** from many ticket sellers.
- **Store rewards and loyalty cards** from participating shops.
- **Your driver's license or state ID**, in participating states. Ohio is one of them.
- A **Digital ID** made from your U.S. passport, for TSA checkpoints.
- Some **hotel keys**, **car keys** and **transit cards**, where the hotel, car maker or transit system supports it.

CHAPTER 3

# Is Apple Pay Safe?

It's the first question nearly everyone asks, and it's a good one. The short answer: Apple Pay is designed to be **safer** than handing over your plastic card. Here's why, in plain English.

## Your real card number isn't shared

When you add a card, your bank creates a separate stand-in number just for your phone, called a **Device Account Number**. It's kept in a special locked chip in the iPhone, and it isn't stored on Apple's servers or backed up to iCloud. When you pay, the store gets that stand-in number plus a one-time security code made just for that purchase. **Your actual card number is never sent to the store.** So if a store's computers are ever hacked, your real card number isn't there to steal.

*Checked against Apple Support on November 13, 2026.*

## Nobody can use it without you

- Every payment needs **Face ID**, **Touch ID** or your **passcode**. A thief who picks up your phone can't simply tap it on a reader.
- Apple Pay requires a passcode on your iPhone. If the passcode is ever removed, the cards are removed too.
- If your phone is lost, you can **suspend** Apple Pay in minutes without canceling your cards (Chapter 23, *If Your iPhone Is Lost or Stolen*).

*Checked against Apple Support on November 13, 2026.*

## Privacy

Apple says that when you pay with a credit or debit card through Apple Pay, it doesn't keep transaction information that can be tied back to you. The purchase details stay between you, the store and your bank, just as with a regular card.

*Checked against Apple Support on November 13, 2026.*

TIP

### The biggest risk isn't the technology

The weak spot in any payment method is people being tricked. Scammers don't break Apple Pay; they *talk* people into sending money. Part 6 covers those tricks, and they're worth a read.

CHAPTER 4

# What You Need

Before you add a card, check these. Most iPhones from the last several years are ready.

| You need | Details |
|---|---|
| **A compatible device** | Any recent iPhone or Apple Watch, with up-to-date software. (Settings > General > Software Update.) |
| **A supported card** | A debit or credit card from a bank or card company that takes part in Apple Pay. Nearly all large U.S. banks and many local banks and credit unions do. If unsure, ask your bank. |
| **An Apple Account** | Signed in on your iPhone (Settings, then your name at the top). |
| **Face ID, Touch ID or a passcode** | Set up on your iPhone. Apple Pay won't work without a passcode. |
| **Age** | In the U.S., you need to be at least 13 to use Apple Pay, and 18 for Apple Cash. |

*Checked against Apple Support on November 13, 2026.*

GOOD TO KNOW

### Your Apple Account

Your **Apple Account** is the email address and password you use with Apple: for the App Store, iCloud and Apple Pay. Older notes or family members may call it by Apple's previous name for it. It's the same account.

PART 2

# Setting Up

Adding your cards, choosing the one that's used first, adding them to an Apple Watch, and what to do if a card won't go in.

CHAPTER 5

# Add a Debit or Credit Card

Have the card in hand and sit somewhere well lit. It takes about five minutes.

1. Open the **Wallet** app.
2. Tap the **Add** button: the **+** sign in the upper-right corner.
3. Tap **Debit or Credit Card**. (If you see **Cards Found For You**, those are cards you've used with your Apple Account before; you can tap one to add it.)
4. Tap **Continue**.
5. Hold your card flat against the back of the iPhone if the screen suggests it; many newer cards can be added with a tap. Or tap **Enter Card Details Manually** and type the numbers.
6. Follow the screens. Agree to your bank's terms when they appear.
7. Your bank may ask you to confirm it's you, with a code by text or email, a call, or its own app. Choose the option you recognize.
8. When the card appears in Wallet with no warning on it, it's ready to use.

*Checked against Apple Support on November 13, 2026.*

HEADS UP

### Verification codes: only when YOU started it

It's normal for your bank to text you a code while *you* are adding a card. But if a code arrives when you didn't just add a card, and especially if someone then calls asking you to read it to them, that's a scam. Never read a bank code to anyone who contacts you.

TIP

### Add more than one card

You can keep several cards in Wallet, such as a debit card and a credit card. You pick which one is used first (next chapter), and you can switch at the checkout whenever you like.

CHAPTER 6

# Choose Your Default Card

Your **default card** is the one Apple Pay offers first. The first card you add becomes the default, but you can change it any time.

## The easy way: drag it to the front

1. Open the **Wallet** app.
2. Touch and hold the card you want as your default.
3. Drag it to the front of the stack, and let go.

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## Or right at checkout

1. After tapping the Apple Pay button online or in an app, tap **Change Payment Method** or **Other Cards & Pay Later Options**.
2. Tap the **Info** button (a small **i**) next to the card you want.
3. Tap **Set as Default Card**.

*Checked against Apple Support on November 13, 2026.*

TIP

### On your Apple Watch

The watch has its own default. On your iPhone, open the **Apple Watch** app, tap **Wallet & Apple Pay**, then **Apple Pay Defaults**, then **Default Card**, and choose a card.

*Checked against Apple Support on November 13, 2026.*

GOOD TO KNOW

### Debit or credit as the default?

That's your call, and worth a word with your bank. Many people prefer a **credit card** for everyday shopping, because if something goes wrong, it's the card company's money in dispute rather than money already gone from your checking account.

CHAPTER 7

# Add Your Cards to an Apple Watch

If you wear an Apple Watch, you can pay with a double-click on your wrist and leave your phone in your pocket. Cards are added to the watch separately, from the iPhone.

1. On your iPhone, open the **Apple Watch** app.
2. Tap the **My Watch** tab at the bottom.
3. Tap **Wallet & Apple Pay**.
4. Tap **Add Card**, then **Debit or Credit Card** (or pick one from **Cards Found For You**).
5. Tap **Continue** and follow the screens. Your bank may ask you to verify again.

*Checked against Apple Support on November 13, 2026.*

**GOOD TO KNOW**

### Your watch needs a passcode

Apple Pay on the watch requires a watch passcode. Once you put the watch on and unlock it, it stays unlocked until you take it off. That's what keeps a watch that's been taken off your wrist from being used.

CHAPTER 8

# When a Card Won't Add

If Wallet won't accept a card, it's almost always one of these:

- **The bank doesn't take part**, or not with that particular card. Call the number on the back of the card and ask if it works with Apple Pay.
- **The bank needs to verify you** and you skipped the step. Look for a message on the card in Wallet, or a text or email from the bank.
- **Your iPhone needs an update.** Settings > General > Software Update.
- **You're not signed in** to your Apple Account, or there's no passcode set.
- **The card is new or was just replaced** and isn't activated yet. Activate it with the bank first.

TIP

### The bank's own app can help

Many bank apps have an **Add to Apple Wallet** button on the card's page. If adding from Wallet gives you trouble, try from inside your bank's official app.

PART 3

# Paying

At the store checkout, on your wrist, and online, plus how to see what you've spent and return something.

CHAPTER 9

# Paying in a Store with Your iPhone

Wait until the cashier has rung everything up and the card reader is asking for payment. Then:

1. **Double-click the side button** (the long button on the right edge). On an iPhone with a Home button, double-click the Home button instead. Your default card appears.
2. Look at the phone for **Face ID**, rest your finger for **Touch ID**, or enter your passcode.
3. Want a different card? Tap the card on screen to see your others, tap the one you want, and confirm again.
4. Hold the **top** of your iPhone near the card reader, an inch or two away.
5. Wait for **Done** and a check mark on your screen. That's it.

*Checked against Apple Support on November 13, 2026.*

TIP

### Wearing a mask or sunglasses?

If Face ID can't see you, the screen offers **Pay with Passcode**. Tap it and type your passcode.

GOOD TO KNOW

### "Debit or credit?" and PINs

Some readers still ask a question on their own screen after you tap, such as debit or credit, or a PIN for a debit card. Just answer it as you would with the plastic card. If a cashier says to insert the card, explain you're paying with your phone and ask them to switch the reader to tap.

CHAPTER 10

# Paying with Your Apple Watch

1. When the reader is ready, **double-click the side button** on your watch (the long flat button).
2. Your default card appears. Scroll with the Digital Crown to pick another, if you like.
3. Hold the watch display near the reader until you feel a gentle tap and hear a beep.

*Checked against Apple Support on November 13, 2026.*

**TIP**

### Handy for walks and the gym

With Apple Pay on your watch, you can leave the phone and the wallet at home for a walk to the coffee shop and still pay. The watch doesn't need the phone nearby to make a payment.

CHAPTER 11

# Where You Can Use It

Apple Pay works anywhere the reader accepts **contactless** payments and the store takes your kind of card. That includes most supermarkets, pharmacies, gas pumps, restaurants and big-box stores.

## Look for these signs

- The **contactless symbol** on the reader: four curved lines, like a Wi-Fi signal turned on its side.
- An **Apple Pay** sticker on the door or at the register.
- A reader with a blank spot at the top or side where you'd tap a card.

GOOD TO KNOW

### Not everywhere, yet

Some small shops, older gas pumps and a few restaurants that take your card at the table still don't have tap readers. Keep one physical card with you as a backup.

CHAPTER 12

# Paying Online and in Apps

On a website or in an app that offers Apple Pay, you can skip typing your card number, expiration date and address. That's faster, and your card number isn't stored on yet another company's computers.

1. At checkout, tap the **Apple Pay** button (black, with the Apple logo and "Pay"), or pick Apple Pay as the payment method.
2. Check the card, shipping address and total on the panel that slides up. To use another card, tap **Other Cards & Pay Later Options** or **Change Payment Method**.
3. Fill in any missing shipping or contact details.
4. **Double-click the side button**, then confirm with Face ID, Touch ID or your passcode.
5. Wait for **Done** and a check mark.

*Checked against Apple Support on November 13, 2026.*

TIP

### On a computer

On a Mac with Touch ID, you just rest your finger on the key. On a Mac without Touch ID, or in some other browsers, the website shows a code; scan it with your iPhone camera and confirm on the phone.

STAY SAFE

### Only on websites you trust

Apple Pay keeps your card number private, but it can't tell you whether a shop is honest. If a deal seems too good to be true, or the website looks odd, don't buy. Type the store's address yourself rather than following a link from a text or social media ad.

CHAPTER 13

# Seeing Your Purchases & Returning Things

## Your recent purchases

Open **Wallet** and tap a card. Many banks show your recent Apple Pay purchases right there. For the full picture, your bank's statement or app lists Apple Pay purchases just like any other purchase on that card.

## Returning something

Returns go back to the card you paid with. At the store's return counter, tell the clerk you paid with Apple Pay. They may ask you to choose the same card in Wallet and hold your phone near the reader again. Because of the stand-in card number, the receipt may show different last four digits than your plastic card. That's normal.

> **TIP**
>
> **Keep receipts the usual way**
>
> Paper or emailed receipts still matter for returns and warranties. Apple Pay doesn't replace them.

PART 4

# Tickets, Passes & Your ID

Boarding passes, event tickets and store cards, your Ohio driver's license in Wallet, and a Digital ID made from your passport.

CHAPTER 14

# Boarding Passes, Tickets & Store Cards

Wallet can hold the passes you'd otherwise print or dig out of your email: airline boarding passes, concert and movie tickets, and rewards cards from participating stores. When it's time to use one, it's right there, and many passes pop up on your Lock Screen when you arrive at the airport or venue.

## Adding a pass

1. Open the airline's or ticket seller's app, their confirmation email, or the text they sent you.
2. Look for an **Add to Apple Wallet** button (black, with the Wallet icon) and tap it.
3. Follow the screens. If you see **Add** in the upper-right corner, tap it.
4. Open **Wallet** to see your new pass in the stack.

*Checked against Apple Support on November 13, 2026.*

GOOD TO KNOW

### No button?

If there's no Add to Apple Wallet option, that company doesn't offer Wallet passes for that ticket. Use their own app or the emailed ticket instead, or ask the company.

## Using a pass

- Open **Wallet** and tap the pass. A boarding pass or ticket shows a code for the gate agent or usher to scan. Turn your screen brightness up if a scanner struggles.
- For boarding passes, Apple asks for an up-to-date iPhone with Face ID or Touch ID turned on.
- When you're done with an old pass, you can remove it from the pass's details screen.

TIP

### Keep a backup for important trips

Phones run out of battery at the worst moments. For a flight, keep the airline's app or the confirmation email handy too, and carry a charger.

CHAPTER 15

# Your Ohio Driver's License in Wallet

In participating states, you can add your driver's license or state ID to Wallet and show it at select airport security checkpoints, businesses and in some apps. **Ohio is one of the participating states.** As of November 2026, Apple's list includes Arizona, Arkansas, California, Colorado, Georgia, Hawaii, Illinois, Iowa, Maryland, Montana, New Mexico, North Dakota, Ohio, Oklahoma, Puerto Rico, Virginia and West Virginia.

*Checked against Apple's ID in Wallet page on November 13, 2026.*

## What you need

- An iPhone 8 or later (or Apple Watch Series 4 or later) with the latest software.
- Face ID or Touch ID turned on.
- An Apple Account with **two-factor authentication** turned on.
- Your device region set to United States, and a license or ID from a participating state.

*Checked against Apple Support on November 13, 2026.*

## Adding it

1. Open **Wallet** and tap the **+** (Add) button.
2. Tap **Driver's License or ID Cards**, and choose your state.
3. Choose whether to add it to your iPhone only or to your iPhone and paired Apple Watch.
4. Follow the screens to scan the **front and back** of your license. Use good light and a plain, dark table or background.
5. Take the selfie the screen asks for. You may be asked to smile or turn your head; hold each move until the phone vibrates. Take off sunglasses or a hat and stand in front of a plain wall.
6. Confirm with Face ID or Touch ID to send it to the state.
7. Wait for approval. The state, not Apple, approves it, and you'll get a notification when it's ready.

*Checked against Apple Support on November 13, 2026.*

HEADS UP

### Keep carrying your plastic license

A license in Wallet doesn't replace the physical card everywhere. Apple notes you may still need the physical ID, for example if a police officer asks for it. Keep the card in your wallet; think of the phone version as a convenience.

GOOD TO KNOW

### Only one iPhone at a time

Your license can be on one iPhone and one Apple Watch per Apple Account. When you get a new iPhone, Setup Assistant offers to move it: tap **Wallet**, select your ID and tap **Continue**.

*Checked against Apple Support on November 13, 2026.*

CHAPTER 16

# Showing Your ID at the Airport and Stores

You don't hand over your phone. You hold it near an identity reader, see what's being asked for, and approve it.

1. Look for signage at the TSA checkpoint or business saying it accepts mobile IDs or Apple Wallet.
2. **Double-click the side button**, and authenticate with Face ID or Touch ID if asked.
3. Tap your **driver's license or ID**.
4. Hold the top of your iPhone near the identity reader.
5. Review the information being requested on screen, if shown.
6. If prompted, double-click the side button again to agree.
7. Wait for **Done** and a check mark.

*Checked against Apple Support on November 13, 2026.*

STAY SAFE

### Your phone stays in your hand

There's no need to unlock your phone and hand it to anyone. The reader receives only the information shown on your screen, and only after you approve. Apple says neither it nor the state can see when or where you use your ID.

*Checked against Apple Support on November 13, 2026.*

HEADS UP

### Check your airport first

Apple and the TSA say mobile IDs are accepted at *select* airports and checkpoints. Check your airport before you fly, follow checkpoint signs, and always carry your physical ID.

CHAPTER 17

# A Digital ID from Your Passport

Apple also offers a **Digital ID** made from your U.S. passport. It's useful if your state isn't on the list, or if you'd rather use your passport. It's for showing your identity at select TSA checkpoints for **domestic** flights.

## What you need

- An iPhone 11 or later with iOS 26.1 or later (or Apple Watch Series 6 or later with watchOS 26.1 or later).
- An authentic, **unexpired** U.S. passport.
- Face ID or Touch ID and Bluetooth turned on, and an Apple Account with two-factor authentication.
- Device region set to United States, and a good internet connection.

*Checked against Apple Support on November 13, 2026.*

## Creating it

1. Open **Wallet** and tap the **+** (Add) button.
2. Tap **Driver's License or ID Cards**, then **Digital ID**.
3. Choose your iPhone only, or your iPhone and Apple Watch.
4. Scan the **photo page** of your passport, in good light on a plain background.
5. When asked, hold the top of the iPhone on the back cover of the passport, where the chip is, until it reads.
6. Take the selfie and follow any facial movement prompts.

*Checked against Apple Support on November 13, 2026.*

HEADS UP

### It is not a passport

Apple is clear: a Digital ID can't be used for international travel or border crossings, and it doesn't replace your passport. Bring your physical passport for any trip that needs one.

PART 5

# Apple Cash

An optional digital card for sending money to family and friends: setting it up, sending and requesting, and moving money to your bank.

CHAPTER 18

# What Apple Cash Is

**Apple Cash** is a digital card that lives in your Wallet. When someone sends you money through Apple Cash, it lands on that card. You can spend it with Apple Pay, send it to someone else, or move it to your bank. It's handy for paying a grandchild back for groceries or splitting a dinner with family.

| | |
|---|---|
| **Who runs it** | Apple Cash services are provided by **Green Dot Bank**, Member FDIC. Apple is a service provider; it isn't a bank. |
| **Who can use it** | U.S. residents 18 or older (younger family members can be added by a parent through Apple Cash Family). |
| **Fees to send or receive** | None for sending, receiving or requesting money. |
| **Fees to move money out** | Free to your bank in 1 to 3 business days; Instant Transfer to a debit card costs 1.7% (minimum $0.25, maximum $25.00). |

*Checked against Apple Support on November 13, 2026.*

HEADS UP

### Treat it like cash

Apple's own advice is to use Apple Cash with people you know and trust. If you pay a stranger for something and it never arrives, you might not get your money back. It's for family and friends, not for buying from strangers online.

*Checked against Apple Support on November 13, 2026.*

CHAPTER 19

# Setting Up Apple Cash

1. Make sure your Apple Account has **two-factor authentication** turned on.
2. Open **Settings** and tap **Wallet & Apple Pay**.
3. Turn on **Apple Cash**.
4. Tap **Continue** and follow the screens.
5. To use every feature, you'll be asked to verify your identity (name, address and similar details). That information goes to the bank for fraud prevention.

*Checked against Apple Support on November 13, 2026.*

GOOD TO KNOW

### Accepting money automatically or by hand

You can choose to accept incoming payments automatically, or one at a time. If you accept by hand, you have 7 days to accept each payment.

*Checked against Apple Support on November 13, 2026.*

CHAPTER 20

# Sending and Requesting Money

## Send money in Messages

1. Open **Messages** and open your conversation with the person.
2. Tap the **+** button, then tap **Apple Cash**.
3. Enter the amount and tap **Send**.
4. Add a note if you like, then tap the send arrow.
5. Confirm with Face ID, Touch ID or your passcode.

*Checked against Apple Support on November 13, 2026.*

## Send money from Wallet

1. Open **Wallet** and tap your **Apple Cash** card.
2. Tap **Send or Request**, then pick or add the person.
3. Enter the amount and follow the screens to send, then confirm.

*Checked against Apple Support on November 13, 2026.*

## Ask for money

In Messages, tap **+**, tap **Apple Cash**, enter the amount, and tap **Request** instead of Send. The other person sees your request and can pay it with a tap.

*Checked against Apple Support on November 13, 2026.*

STAY SAFE

### Check the name and number, every time

Before you confirm, look at who you're sending to. If a message claims to be a grandchild or friend but comes from a number or email you don't recognize, don't send. Call the person on the number you already have. Apple shows a warning when you're sending to someone who isn't in your contacts. Take it seriously.

*Checked against Apple Support on November 13, 2026.*

CHAPTER 21

# Moving Apple Cash to Your Bank

1. Open **Wallet** and tap your **Apple Cash** card.
2. Tap the **More** button (three dots), then **Transfer to Bank**.
3. Enter the amount, then tap **Continue**.
4. Choose **1-3 Business Days** (free, to your bank account) or **Instant Transfer** (to an eligible debit card, with a fee). You see the exact fee before you finish.
5. If you haven't added your bank, tap **Add A Bank Account** and enter the routing and account numbers from a check, then confirm them.
6. Double-click the side button and confirm with Face ID, Touch ID or your passcode.

*Checked against Apple Support on November 13, 2026.*

| Option | Details |
|---|---|
| **Bank transfer** | Free; most arrive within 1 to 3 business days. |
| **Instant Transfer** | Usually within 30 minutes; fee of 1.7% (minimum $0.25, maximum $25.00). |
| **Smallest transfer** | $1.00, or your whole balance if it's less than that. |
| **Largest transfer** | $10,000 per transfer, $20,000 in a 7-day period. |

*Checked against Apple Support on November 13, 2026.*

HEADS UP

### Type bank numbers carefully

Apple warns that if you enter the wrong account number, the money might go to the wrong account and may not be recoverable. Copy the numbers from a check or your bank's app, and read them back twice.

PART 6

# Staying Safe

The scams that target payment apps, what to do the moment your iPhone goes missing, managing old and replaced cards, and quick fixes.

CHAPTER 22

# Apple Pay & Apple Cash Scams

Apple Pay itself is very hard to break into. So scammers go after the person instead, using urgency, fear or kindness to get you to send money or hand over a code. Here are the patterns to know.

SCAM ALERT

### "Pay this with Apple Cash"

A seller, landlord, utility, "government office" or "Apple" itself asks you to pay using Apple Cash. Apple says plainly that it and legitimate businesses won't ask you to pay through Apple Cash. Any request like that is a scam.

SCAM ALERT

### The fake Apple Support call and the "test payment"

Someone calls or pops up on your screen claiming to be Apple Support. They ask you to install a screen-sharing app, or to send a small "test" payment to check your account. Don't. Apple Support won't ask for a test payment. Hang up, and if you're worried, contact Apple yourself through the Apple Support app or apple.com.

SCAM ALERT

### "Hi, it's me, I'm in trouble"

A message says it's a grandchild, child or friend who needs money right away, but it's from a number or email you don't recognize. Don't send anything. Call the person on the number you already have. Apple's advice: if you don't recognize the contact details, refuse, even if the message claims to be someone you know.

SCAM ALERT

### The overpayment or bounced check

A stranger sends you more Apple Cash than they owe (or a check), then asks you to send the difference back. The original payment or check later turns out to be bad, and the money you sent back is gone.

*Checked against Apple Support on November 13, 2026.*

## The rules that beat them

- Use Apple Cash only with **people you know and trust**.
- **Never read a verification code** to anyone who calls or texts you.
- Never pay a bill, a fine or "Apple" with Apple Cash or gift cards.
- Take Apple's warning seriously when you send to someone **not in your contacts**.
- When something feels urgent and odd, **stop and call someone you trust** before you pay.

*Checked against Apple Support on November 13, 2026.*

## If you think you've been scammed

1. Stop replying to the person.
2. If it involved Apple Cash, contact an Apple Cash Specialist at Green Dot Bank through Apple's support site or the Apple Support app, and tell them what happened.
3. If it involved your debit or credit card, call the number on the back of the card.
4. Change your Apple Account password if you shared it, and report the scam to the Federal Trade Commission at ReportFraud.ftc.gov.

**FROM BILL**

### This is exactly what I'm here for

If a payment request gives you that "this doesn't feel right" twinge, stop and call me before you do anything. A few minutes of checking can save a great deal of money and worry.

CHAPTER 23

# If Your iPhone Is Lost or Stolen

Take a breath. Your cards are well protected: nobody can pay without your face, finger or passcode. Still, act quickly with these steps.

## Step one: Mark it as lost

1. On any computer or tablet, go to **iCloud.com/find**, or use the **Find My** app on another Apple device, such as a family member's.
2. Sign in with your Apple Account. You can do this even without a verification code, since your phone is the missing device.
3. Select your iPhone and choose **Mark As Lost** (Lost Mode).
4. Follow the screens. Your iPhone locks, and the cards and passes you use with Apple Pay are **suspended**.

*Checked against Apple Support on November 13, 2026.*

GOOD TO KNOW

### Suspended, not canceled

Lost Mode pauses Apple Pay without canceling your cards. Your plastic cards keep working, and Apple says your bank suspends the cards from Apple Pay even if the phone is offline. If you find the phone, turn off Lost Mode and sign back in, and your cards work again.

*Checked against Apple Support on November 13, 2026.*

## Step two, if it's gone for good

- **Remove the cards:** sign in at **account.apple.com**, open **Devices**, select the lost iPhone, and in the **Wallet & Apple Pay** section choose **Remove Items**. Or call your bank.
- **Erase it** from Find My, which also removes the ability to pay with your cards.
- **Don't remove the phone from Find My.** Apple warns that doing so turns off Activation Lock, making it easier for a thief to erase and resell it.
- If it was stolen, Apple advises against putting your contact details on the lost phone's screen, since a thief could use them to try to trick you.

*Checked against Apple Support on November 13, 2026.*

TIP

### Set this up before you need it

Make sure **Find My** is turned on now: Settings, tap your name, **Find My**, **Find My iPhone**. And write your Apple Account email and password somewhere safe at home, so you can sign in from another device.

CHAPTER 24

# Old, Replaced & Removed Cards

## When your bank sends a replacement card

If a card is replaced because it expired, many banks update it in Wallet automatically. If your card was replaced because of fraud or a lost card, you may need to remove the old one from Wallet and add the new one. If a card in Wallet shows a message or stops working, check with your bank.

## Removing a card

1. Open **Wallet** and tap the card.
2. Tap the **More** button (three dots), then **Card Details**.
3. Scroll down and tap **Remove Card**.

*Checked against Apple Support on November 13, 2026.*

GOOD TO KNOW

### Removing it from Wallet doesn't close the account

Taking a card out of Wallet only stops Apple Pay from using it. The card and the account stay open. To close the account itself, talk to your bank.

TIP

### Before you sell or give away an iPhone

Sign out of your Apple Account and erase the phone (Settings > General > Transfer or Reset iPhone > Erase All Content and Settings). Signing out removes your cards and IDs from that phone.

CHAPTER 25

# When Apple Pay Won't Work

## At the checkout

- **Nothing happens at the reader:** make sure you double-clicked and confirmed first, then hold the *top* of the phone closer, and keep it still for a second or two.
- **Thick case or wallet case:** a case with metal or a stack of cards in it can block the signal. Try taking the phone out of it.
- **Face ID can't see you:** tap **Pay with Passcode**.
- **Declined:** the problem is usually with the card or the bank (a fraud hold, or a low balance), not Apple Pay. Try another card and call the bank later.
- **The store doesn't take tap payments:** use your physical card.

## Double-click does nothing

Open **Settings**, tap **Wallet & Apple Pay**, and make sure **Double-Click Side Button** is turned on. You can also open the Wallet app and tap the card instead.

## Still stuck?

- Restart your iPhone.
- Check for a software update.
- Make sure you're still signed in to your Apple Account.
- Contact your bank about that specific card.

PART 7

# When to Call Bill & Your Cheat-Sheet

When a hand saves worry, and every everyday move on a single page.

CHAPTER 26

# When to Call Bill

This guide will carry you a long way on your own. But part of being helpful is being honest about when a hand saves time and worry. Here's when I'd pick up the phone.

## Good reasons to call

- You'd like help **adding your cards** and practicing a payment at home before you try it at the store.
- You want your **Ohio license** or a **passport Digital ID** added before a trip.
- You'd like **Find My** and two-factor authentication checked so you're ready if the phone is ever lost.
- Your **iPhone is lost** and you'd like a calm hand walking you through Lost Mode.
- A payment request or message gives you that **"this doesn't feel right"** feeling.
- You're setting up **Apple Cash** and want the safety settings right.

## Things you can handle yourself

Paying at the store with a double-click, paying online with the Apple Pay button, choosing your default card, adding a boarding pass, and sending a little Apple Cash to family you know. These are yours now. Keep this guide handy as your refresher.

FROM BILL

### How I like to help

I'm Bill, and I bring 30+ years of professional experience to helping folks feel at home with their technology, right here in Portage County, Ohio. I don't rush, I don't talk down to anyone, and there's no such thing as a silly question. We can work through it over the phone or a screen share, or I can come to you: $49 remote · $99 in your home. Call **(330) 200-8042** or book at **billshometech.com/book**. If I'm with another client, Sophie, my AI receptionist, will take your details so I can call you back.

Thank you for taking the time to learn this. Paying with your phone is one of those small things that makes everyday errands easier, and now you know how to do it safely.

***— Bill***

CHAPTER 27

# Your Apple Pay Cheat-Sheet

Keep this handy. The everyday moves, all in one place.

## The everyday moves

| To do this | Do this |
|---|---|
| Add a card | Wallet > **+** > Debit or Credit Card > Continue. |
| Change the default card | In Wallet, drag the card to the front of the stack. |
| Pay in a store | Double-click the side button, glance (Face ID), hold the top of the phone near the reader. |
| Pay with Apple Watch | Double-click the watch's side button, hold the display near the reader. |
| Pay online | Tap the Apple Pay button, check the details, double-click the side button, confirm. |
| Add a ticket or boarding pass | Tap **Add to Apple Wallet** in the app or email. |
| Add your Ohio license | Wallet > **+** > Driver's License or ID Cards > Ohio. |
| Show your ID | Double-click, tap your ID, hold near the reader, review, approve. |
| Send Apple Cash | Messages > **+** > Apple Cash > amount > Send. |
| Move Apple Cash to the bank | Wallet > Apple Cash > More > Transfer to Bank. |
| Lost iPhone | iCloud.com/find > your iPhone > Mark As Lost. |

## The safety rules

- Apple and real businesses **never** ask you to pay with Apple Cash.
- Never read a bank or Apple **verification code** to anyone who contacts you.
- Send Apple Cash only to **people you know**; check the name and number every time.
- No "test payments" for anyone claiming to be Apple Support.
- Keep your **physical license** and one plastic card with you.
- When something feels off, **stop and ask.**

## Keep these handy

| My details | |
|---|---|
| **My default card** | _____ |
| **My bank's phone number** | _____ |
| **Apple Account email** | _____ |
| **Find My turned on? (date checked)** | _____ |
| **Bill's Home Tech** | (330) 200-8042 · billshometech.com/book |

WHAT THIS DOES FOR YOU

### Your wallet, upgraded

Look at what you can do now: pay with a double-click, keep your card number private, carry boarding passes and tickets, show your ID at the airport, send money to family, and lock it all down in minutes if the phone goes missing. Keep this guide close, and enjoy the shorter trip through the checkout line.

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