

What is Apple Pay?

Apple Pay lets you use your compatible iPhone, Apple Watch, iPad and Mac to securely pay with your Maybank Mastercard®, Visa and American Express® credit, charge, debit & prepaid cards in store, within app and on the web with Safari. Apple Pay supports both EMV Contactless payment and supports E-Commerce transactions via the Safari Web Browser.

How does Apple Pay work?

You can pay using Apple Pay in stores, within apps and on the web, and more. When you pay with iPhone, simply authenticate using Face ID by double-clicking side button or placing your thumb on Touch ID and hold your device near the payment terminal. To make a payment with Apple Watch, double-click the side button to pay with Apple Watch

Apple Pay uses a technology called tokenization to safeguard bank details. When you add your card to the device, your actual card number is not stored – a token issued by your bank is securely stored in the device. During a transaction, NFC transfers this token from your device to the payments processor, securely and quickly. It's as easy as that.

For Apple Pay, since it is authorized on device using Face ID, Touch ID or passcode at any amount, there is no need to key in a PIN over RM250.

How secure is an Apple Pay transaction?

Security and privacy are at the core of Apple Pay. Please visit <https://support.apple.com/en-us/HT203027> for details. What hardware do I need to accept Apple Pay?

How do I accept Apple Pay at my business?

Accepting Apple Pay at your business is easy. Here are some best practices for setting up your terminal and Maybank-Apple Pay Point of Sales Material:

1. **Get a NFC-POS terminal enabled payment terminal** that accepts contactless payments.
2. **Set up your new reader.** Terminal for contactless and chip connects to customer device wirelessly as long as customer have a compatible iOS device. Make sure the reader is facing your customers and is within their reach so they can make Apple Pay payments easily.
3. **To accept payments, have customers hold their iPhone, iPad or Apple Watch near the reader** until four green lights appear and a chime sounds. When you see the check mark on your screen, the transaction is complete.

Which Apple devices can use to pay with Apple Pay?

- For in-store, iPhone 6 and above and Apple Watch Series 2 and above.
- For online, please visit <https://support.apple.com/en-us/HT208531>

What is the Merchant Discount Fee (MDR) for Apple Pay Acceptance?

The fee is the same as existing MDR for Mastercard®, Visa or American Express® Credit, Charge or Debit Cards.

How do I train my staff to use Apple Pay?

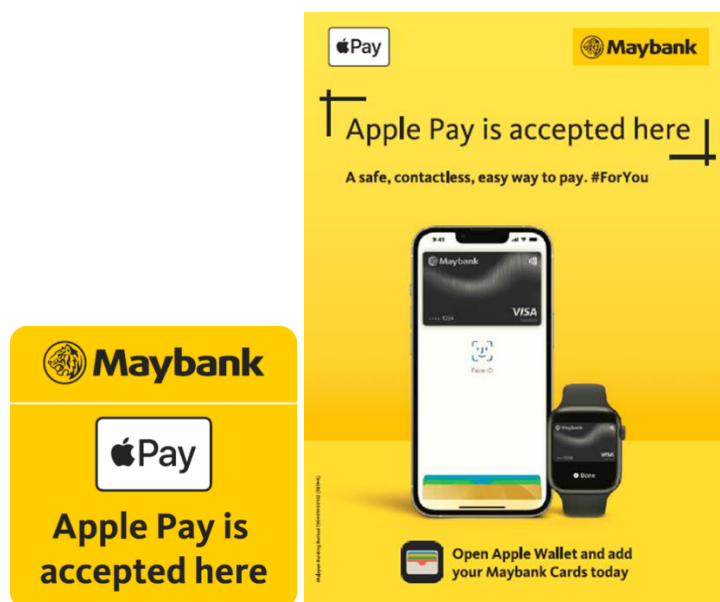
The more knowledgeable your employees are about Apple Pay, the more likely they are to recommend it to your customers. So use the materials provided with your Maybank-Apple Pay Point of Sales Marketing kit to train your staff.

It includes a merchant training guide that explains how to accept Apple Pay payments. It also explains how to help your customers set up Apple Pay, in case they need a hand.

How do I let customers know I accept Apple Pay?

Once your business is ready to accept Apple Pay, let your customers know about it.

Placing Apple Pay decals throughout your store is an easy way to let customers know that you accept Apple Pay — and they're included free in your Maybank-Apple Pay Point of Sales Marketing kit.



Do most businesses accept Apple Pay?

Millions of stores currently accept Apple Pay as a form of payment in stores and online worldwide. Apple Pay is a way for consumers to replace physical cards with cash for an easier, more secure way to transact. Currently, your customers that use Apple Pay can store their American Express, Mastercard® and Visa as well as many credit and debit cards supported by major banks in their wallet.

Accepting Apple Pay at your business not only gives customers another option for payment, they can pay with any of the cards that would be in their physical wallet, digitally.

Additional Resources

Learn More – How to use Apple Pay <https://support.apple.com/en-sg/HT201239>

Learn More – Apple Pay Security and Privacy Overview <https://support.apple.com/en-sg/HT203027>

How to Apply for Apple Pay Merchant Acceptance?

Step 1 – Sign up & apply for the payment solutions with us

Step 2 – Tell us about your business

Step 3 – We'll email you to update the application status and the next steps

Step 4 – To integrate the payment solutions with your business

Email us at merchant@maybank.com.my to sign up

Merchant Support:

- 1) For POS terminal related issue, please contact:
 - Maybank Helpdesk: +603-20568888
 - Email: terminal@maybank.com

- 2) Refund and transaction issues:
 - Merchant Payment Refund Helpdesk: merchantpymt.refundhelpdesk@maybank.com
 - Amex Customer Care : amex.customercare@maybank.com.my

- 3) Authorisation of card:-
 - Maybank Authorisation: +603-20568888
 - AutoCBG : autho.cbg@maybank.com.my

To find out more, email us at merchant@maybank.com.my

THE REMAINDER OF THIS PAGE IS INTENTIONALLY LEFT BLANK