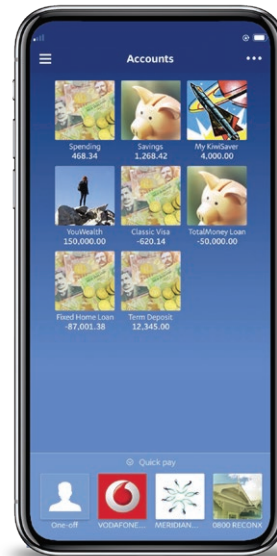


How to manage contactless payments and Apple Pay with your iPhone

This guide will help you set up your BNZ Flexi Debit Visa or eligible credit card* with Apple Pay**, and manage your card settings, including switching off contactless payments.

To get started, you need to have the BNZ app set up on your iPhone and be registered for Internet Banking. If you're not, don't worry, it's easy to get set up, and we have a supporting guide if you need it. Register at www.bnz.co.nz

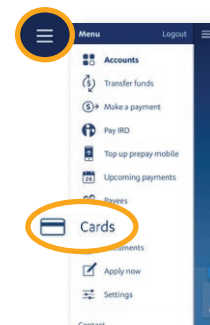
To set up Apple Pay, you'll need to have a password, Touch ID, or Face ID enabled. You'll also need to be connected to the internet on a secure connection and signed into an iCloud account.



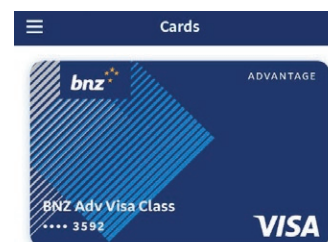
How to add your card to Apple Pay

Step 1. Log in to the BNZ app and tap the **Menu** icon in the top-left corner.

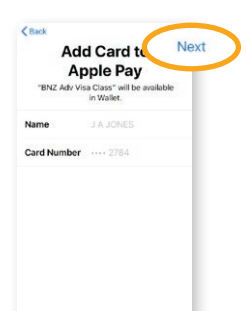
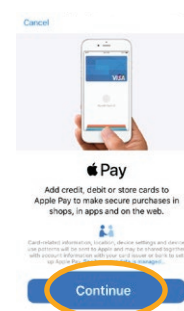
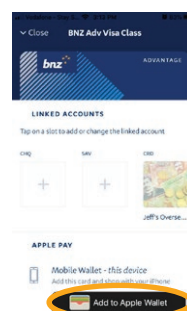
Then tap **Cards**.



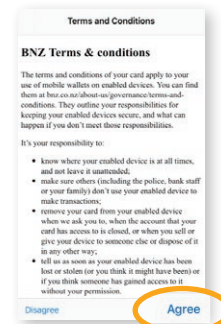
Step 2. Select the card you want to use.



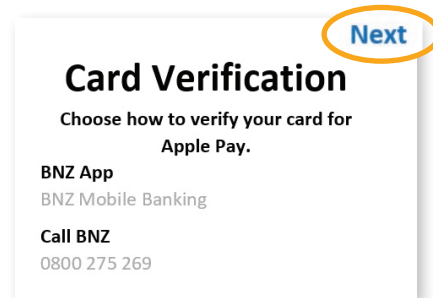
Step 3. Tap **Add to Apple Wallet** then **Continue**, then select **Next** to add your card.



Step 4. Once you've read the terms and conditions, tap **Agree** to continue.

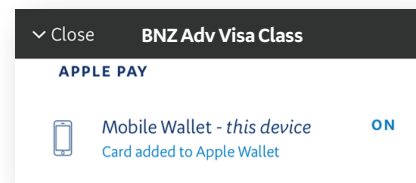


Step 5. Verify your card by selecting the **BNZ App** option, then tap **Next**.



Nice work.

Your card is in your Apple Wallet and you're set to pay with your iPhone anywhere contactless is accepted.

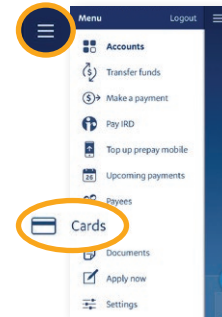


What you need to know about Apple Pay

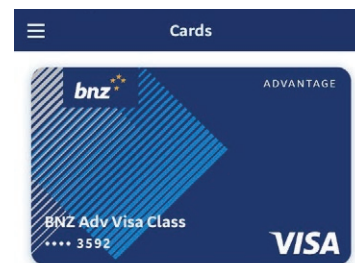
You can use Apple Pay anywhere that accepts contactless payments. Make sure your iPhone is on and hold it near the terminal to make a payment then verify with Touch ID, your password, or Face ID. If a payment is over the set limit, you may be asked to enter your card's PIN. Your card details will never be stored on your iPhone or shared with merchants.

How to manage your card settings

Step 1. Tap the **Menu** icon and then tap **Cards**.



Step 2. Tap on the image of the card you would like to change.



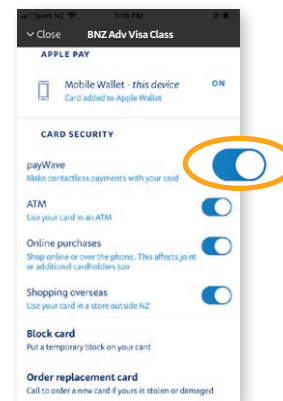
Step 3. By default, payWave will be turned on. You can change this under **Card Security**.

Just tap the **sliding button** to the right of 'payWave' and turn it on or off.

You can also turn on and off other features, like the ability to:

- use your card at ATMs
- shop online or over the phone
- use your card in a store outside NZ.

Your changes will take effect straight away and you can change them any time.

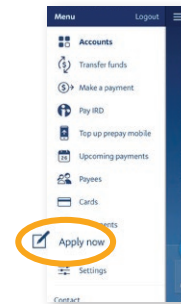


Upgrading your card to make contactless and mobile payments

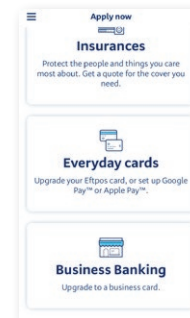
You can upgrade your Eftpos card to a BNZ Flexi Debit Visa[®] at no cost through your BNZ app.



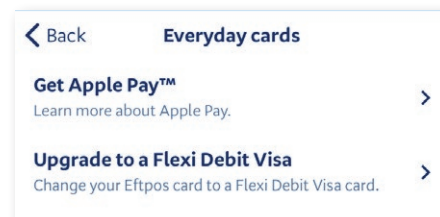
Step 1. Log in and tap on the **Menu** icon. Then select **Apply now**.



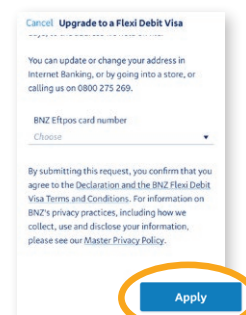
Step 2. Scroll down and tap **Everyday cards**.



Step 3. Tap **Upgrade to a Flexi Debit Visa**.



Step 4. Tap **Choose** to select the Eftpos card number you want to upgrade and tap **Apply**.



Great news.

You'll now see your Flexi Debit Visa digital card in your BNZ app.

You can now add your card to Apple Pay and begin using it straight away.

A new physical card will be sent out to you in the next two business days.

[Cancel](#) [Upgrade to a Flexi Debit Visa](#)

Great, we've got your request for a Flexi Debit Visa card

We'll send it out to you within 2 business days, to the address we've got for you.

You can update your address in Internet Banking, or by going into a store, or calling us on 0800 275 269.

Internet Banking terms and conditions apply. Mobile coverage and data required to access the BNZ app. Maintenance sometimes required.

Apple, the Apple logo, Apple Wallet, Apple Pay, iPhone, Face ID, iCloud, Touch ID are trademarks of Apple Inc., registered in the U.S. and other countries.

*BNZ cards eligible for Apple Pay include BNZ Advantage Visa Platinum, Classic and Business, BNZ Visa Platinum and Classic, BNZ Lite Visa and BNZ Flexi Debit Visa.

**Apple Pay works with iPhone 6 and later in stores, apps and websites in Safari; with Apple Watch in stores and apps; with iPad Pro, iPad Air 2 and iPad mini 3 and later in apps and websites; and with Mac in Safari with an Apple Pay enabled iPhone 6 or later or Apple Watch. For a list of compatible devices, see support.apple.com.

†Flexi Debit Visa terms and fees apply and are subject to change. For more information see BNZ Standard Terms and Conditions and our Personal Account, Service and Facility Fees guide on bnz.co.nz.