Apple Pay® Frequently Asked Questions

What is Apple Pay?

Apple Pay is a payments feature integrated into your Apple® device's Wallet app. You can add your Capital Bank Debit Card to Apple Pay to make purchases at participating retailers.

Which devices can I use with Apple Pay?

Apple Pay is available on eligible iPhones®, iPads®, Apple Watches®, and Mac® devices using the latest operating systems. For an up-to-date list of eligible devices, please go to **https://support.apple.com/en-us/HT208531.**

What Capital Bank Debit Cards can I use with Apple Pay?

Consumer and Business Capital Bank Debit MasterCard® cardholders can use Apple Pay.

Can I use multiple Capital Bank Debit Cards with Apple Pay?

Yes. You can load multiple cards for each Apple Pay-enabled device (iPhone, iPad, Apple Watch). Cards are not shared across devices, requiring that if you want the same card on two different devices, load the card on each device separately.

Is Apple Pay free to use?

Capital Bank does not charge to use Apple Pay. However, be aware that charges from your mobile carrier may apply depending on your data plan.

How do I add my Capital Bank Debit Card?

1. Open the Wallet app on your iPhone.

2. Tap the plus sign in the upper-right corner.

3. Select Debit or Credit Card and use your camera to enter the card information.

4. Accept the terms of service and if requested follow any additional steps to verify your card.

Once your information is verified, you should receive notification that your Capital Bank Debit Card is available for use in Apple Pay.

If you are unsure of your card status, please call us at 713-675-2341 and ask to speak to a personal banker.

Why am I being asked to verify my Capital Bank Debit Card?

For security purposes, you may be asked to provide additional verification to add your Capital Bank Debit Card to Apple Pay. If necessary, upon entry of your card information, instructions will display. Follow these instructions to complete the card registration process. Once your information is verified, you should receive notification that your Capital Bank Debit Mastercard is available for use in Apple Pay. If you are unsure of your card status, please call us at 713-675-2341.

What is a default card, and how do I set my Capital Bank Debit Card as the default?

Your Apple Pay default card is the card that is automatically used every time you make a purchase.

Within your device settings, see the Wallet & Apple Pay section to set your default card.

Where can I use Apple Pay?

For both in-store and in-app payments, look for the payment symbol at participating Apple Pay merchants. View the full list of participating merchants at **https://www.apple.com/apple-pay/where-to-use/**.

How secure is Apple Pay?

Apple Pay's security features aim to make payments more secure than traditional payment methods. For more information on how Apple Pay secures its payments, please go to **www.apple.com/apple-pay**.

What if I still have questions or need help with Apple Pay?

For additional assistance, please call us at 713-675-2341, and ask to speak to a personal banker.

What if my card or device is lost or stolen?

For assistance with a lost or stolen card or device please speak to a personal banker at 713-675-2341, after hours please select option 2.

Where can I learn more about Apple Pay?

To learn more about Apple Pay please go to **www.apple.com/apple-pay.**