



Apple Pay™ FAQs

How do I add my physical credit or debit card to Apple Pay?

To add a card on your Apple device, go into Settings, open Wallet® & Apple Pay, and select “Add Credit or Debit Card.” On an iPhone, you can open Wallet®, then swipe down and tap the plus sign. From there, use your iPhone’s camera to enter the card information or type it in manually. If you already have credit and debit cards in your iTunes® account, you can add those to Wallet® by simply entering the card security code. The card security code is a 3-digit code on your card. Keep in mind the first card you store in Wallet® is your default payment card, but you can always change that in Settings. For more information on adding your credit or debit cards, please visit the Apple Pay page.

Why am I being asked to call Prosperity Bank to verify my card?

This is just an extra security step from Apple. Simply call the number provided so we can verify your card. Then look for a Wallet® message letting you know your card is ready for Apple Pay.

What is a virtual card?

Virtual cards are the digital form of your eligible physical credit and debit cards. When you add your physical card to Apple Pay, it is stored as a virtual card. It will have a unique virtual card number that is only associated with Apple Pay.

What is a device account number?

Apple refers to the digital form of credit and debit cards as the Device Account Number. Prosperity Bank uses the term virtual card number.

Review the question “What is a virtual card?” for more info.

Does Prosperity Bank protect my virtual cards?

Yes. Prosperity Bank offers the same protection for your virtual cards as it does with your physical cards.

Will merchants receive my physical card number?

Most merchants won’t have access to your physical card number; they’ll receive the unique virtual card number associated with your credit or debit card.

Please note: Visa® and Mastercard® must provide your physical card number to certain transit merchants (e.g., subway systems) in order to process real-time decisions about whether or not to approve your purchase.

Which credit and debit cards are eligible for Apple Pay?

Currently, the following cards are eligible:

- » Mastercard® debit cards (excludes ATM-only cards)
- » Mastercard® business debit cards (excludes ATM-only cards)
- » Visa® consumer credit cards

What type of device do I need to use Apple Pay?

Apple Pay works on Apple Pay enabled devices, but Apple Pay enabled iPads can be used for in-app purchases only. An in-app purchase is when you buy content, services or items within an app.



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Will all merchants accept Apple Pay?

No. Not all merchants have adopted this technology. Please continue to carry your physical cards to use where Apple Pay is not accepted. Most merchants will display the contactless payment symbol to let you know they accept contactless payments.

Will the card image in Apple Pay match my physical card?

No. The card image won't be an exact match. Keep in mind this doesn't affect how your cards work with Apple Pay.

What if my phone is lost or stolen?

While we hope your phone is never lost or stolen, it's a good idea to download Apple's Find My iPhone app before that happens. You can use the app to quickly place your device in Lost Mode so your information is not accessible, or you can remotely erase your iPhone.

Please note: Find My iPhone must be enabled in iCloud® settings on your device before you can locate it with this app.

If you can't download the Find my iPhone app or can't disable Apple Pay using your iCloud® account from another device, you should cancel your physical debit or credit cards which will delete your virtual cards from Apple Pay. You should also review your Online & Mobile Banking transactions. If you notice any suspicious activity, please contact us immediately by calling the number on the back of your card.

If I erase my iPhone, does that cancel my physical cards or can I continue to use them?

Erasing the information on your iPhone will have no effect on your physical cards. You can continue to use your cards as you normally would. Erasing your iPhone will delete the virtual cards from Apple Pay and they can no longer be used. You can add your credit and debit cards back into Apple Pay at any time.