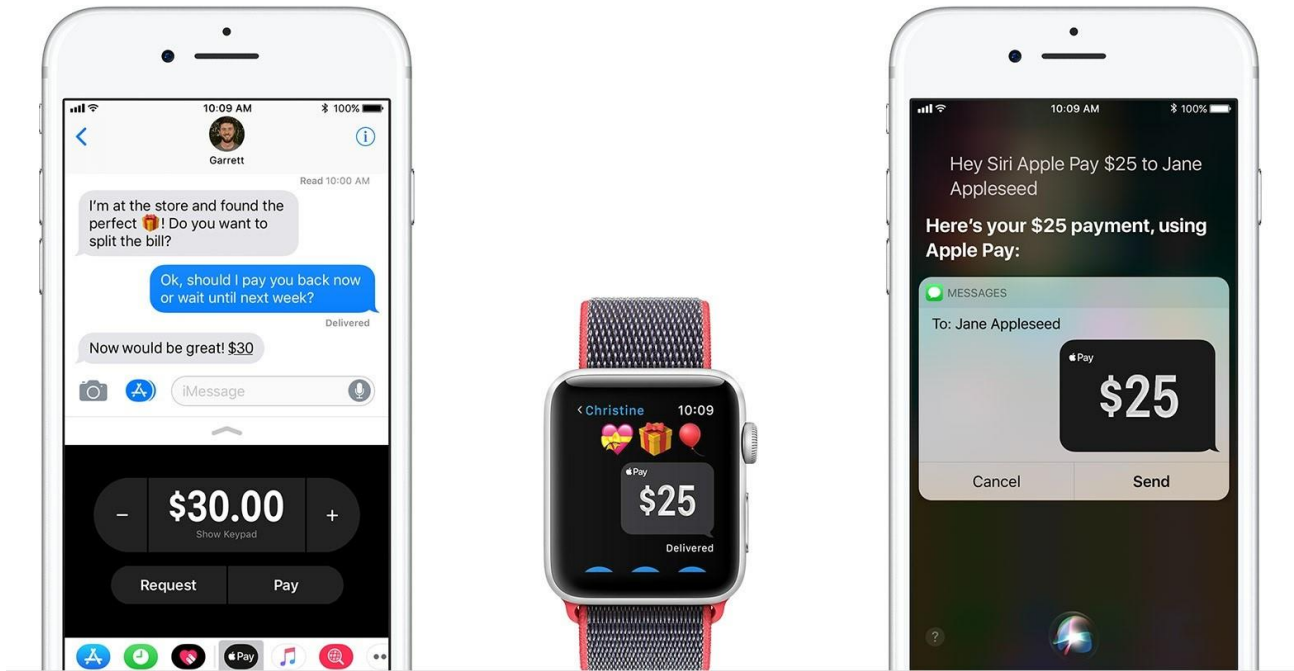




Send, receive, and request money with Apple Pay

Quickly and easily send, receive, and request money in Messages from across the table or across the country.¹



Here's what you need

To send and receive money with Apple Pay, you must be at least 18 years old and a resident of the United States.² You also need these things:

Then you need to agree to the [Terms and Conditions](#). You can do this the first time that you try to send or receive money. Open a conversation in Messages, tap , tap , review the Terms and Conditions, then tap Agree. You might be asked to [verify your identity](#).

How to send money in Messages

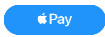
Use the steps below to send money from any of your devices. Or [watch the demo](#) to see how it works.



iPhone or iPad



Apple Watch

1. In Messages, start a new conversation or tap an existing one.
2. Scroll down, then tap  .
3. To choose an amount, turn the Digital Crown. To enter an exact amount, tap the dollar amount, tap after the decimal, then turn the Digital Crown.
4. Tap Pay. To review the payment information or cancel, scroll down. Your money in Apple Pay Cash will be used to pay first. [Learn how a payment method is chosen.](#)
5. To send the payment, double-click the side button. [Need to cancel a payment after sending?](#)



Ask Siri

You can also ask Siri on your iPhone or Apple Watch. Just say something like, "Apple Pay 25 dollars to Jane for movie tickets" or "Send 25 dollars to Jane."

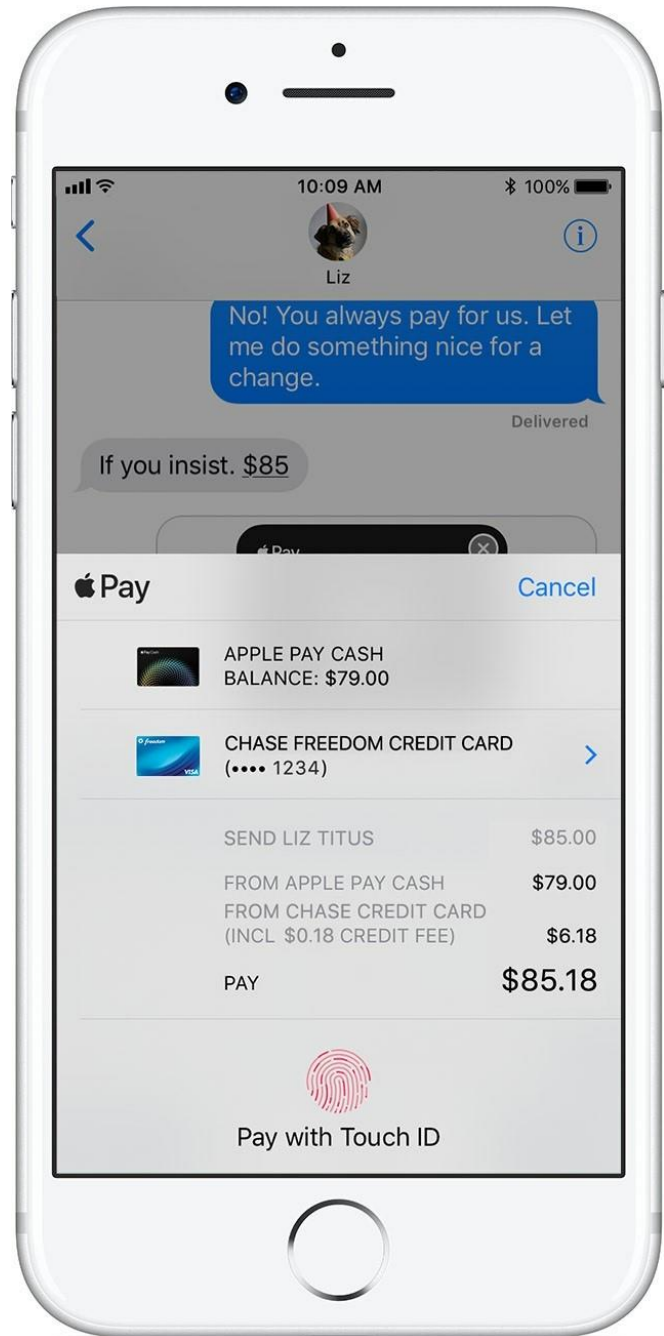
Reply to a message or request

If someone sends you an Apple Pay request, tap Pay on the bubble to open Apple Pay with the amount pre-filled.

If someone sends you a message and the amount is underlined, you can tap it to open Apple Pay with the amount pre-filled. Or you can tap Apple Pay as a predictive text option in the keyboard.

Send money from Contacts

Open the Contacts app, tap a contact, then tap .




How payment methods are chosen

Your Apple Pay Cash balance is automatically used when you send money. If you don't have enough balance for the payment, the remainder will be funded by one of your credit or debit

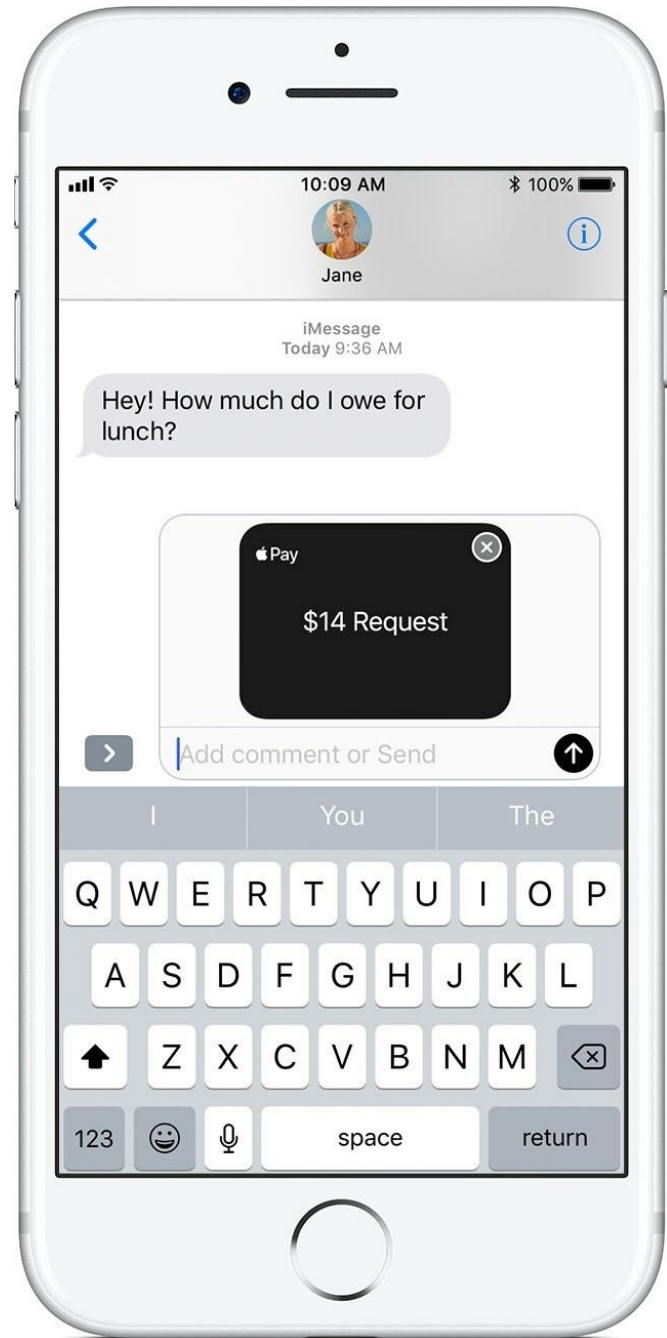
cards in Wallet. If you have no Apple Pay Cash balance, you can use a credit or debit card in Wallet for the entire payment amount. You can see which card is being used on the confirmation screen.

Here's how to change your payment method:




1. Tap  next to your credit or debit card on the confirmation screen.
2. Choose a new credit or debit card. If the payment is split, you can see two cards on the payment sheet: your Apple Pay Cash card and the other card that you choose to fund the transaction.
 - If you choose a debit card or pay with your Apple Pay Cash balance, there's no fee.
 - If you choose a credit card, there's a 3% credit card fee on the amount funded by the credit card.

How to request money from a friend

It's just as easy to request money as it is to send money. When the other person gets your request, they can tap Pay, then change or confirm the amount that they want to send. Here's how to send a request.



iPhone

1. Open a conversation in Messages.
2. Tap , then tap .
3. Choose an amount, then tap Request. If you want to, add a message to go with the request.
4. To send, tap .

Apple Watch

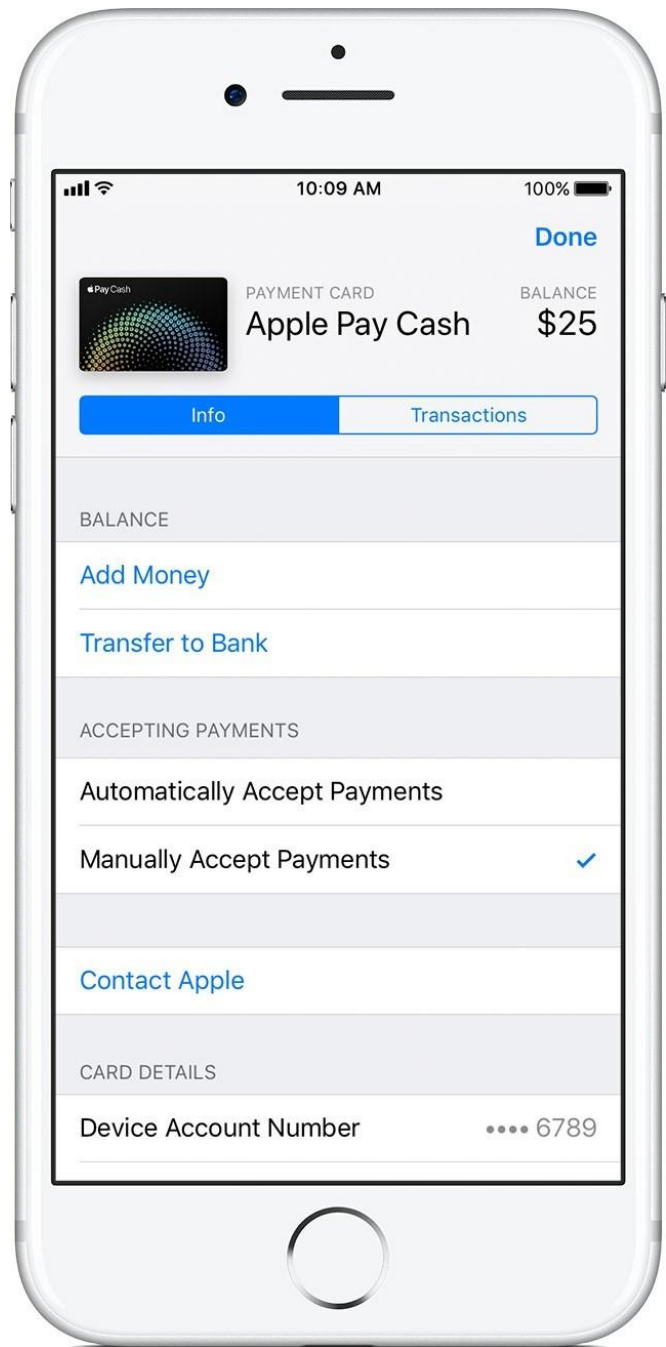
Ask Siri to send your friend a payment request or go to the Messages app. Say something like "Ask John for \$14 for lunch." To send you money, the recipient can tap the dollar amount in the message.

How to accept money

When someone sends you money, it's automatically received and securely kept in Apple Pay Cash. You can use the money right away² to send to someone or spend with Apple Pay in stores, within apps, and on the web, or you can transfer to your bank account.

The first time that you use Apple Pay Cash, you have seven days to accept the money that you have been sent. After you accept the terms and conditions, payments are automatically accepted and added to Apple Pay Cash.

If you don't want to automatically accept payments, you can change this setting.

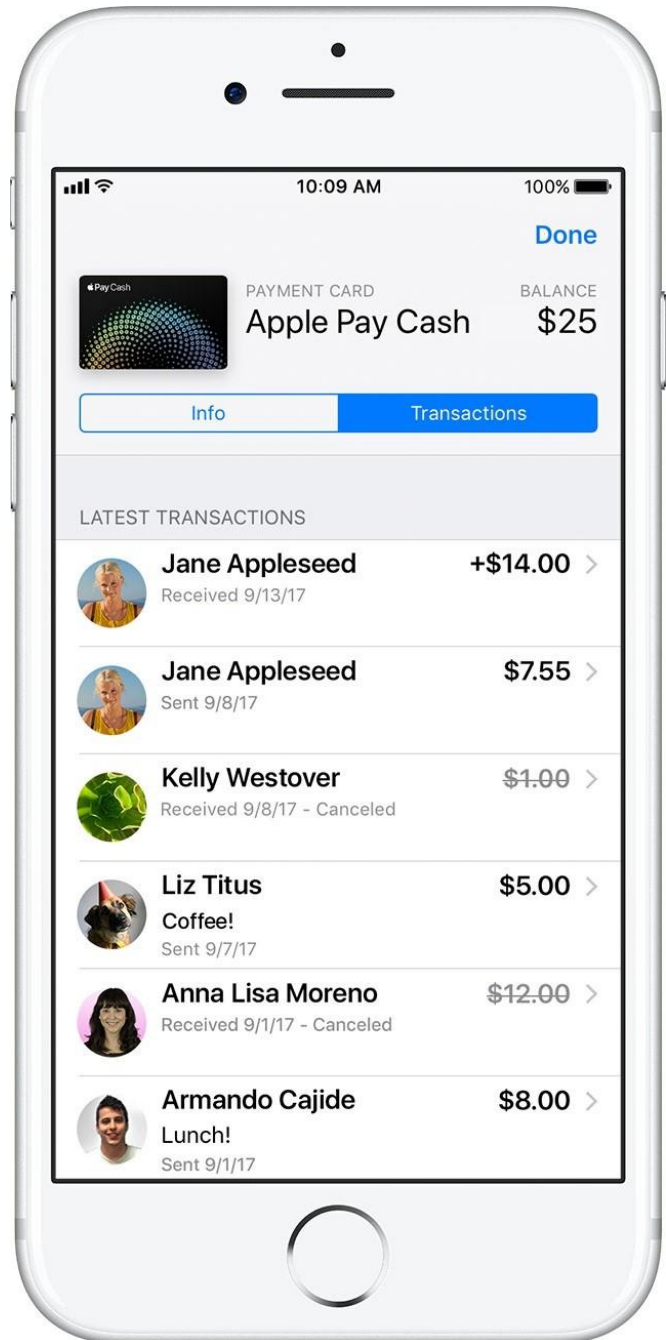


How to choose whether to automatically accept payments

If you don't want to automatically accept payments, you can change the setting. Changing the setting on one of your devices also updates the setting on all of your devices.

1. Go to your card info: iPhone: Open the Wallet app, tap your Apple Pay Cash card, then
 - tap ⓘ . iPad: Open the Settings app, tap Wallet & Apple Pay, then tap your Apple Pay Cash card.
 - Apple Watch: Use the steps for your iPhone.
 - 2. Tap the Info tab.
3. Tap Manually Accept Payments. The next time someone sends you money, you'll see Accept in the message. You have seven days to accept the money.

- To accept the payment, tap Accept in the message. Or go to your card info, tap the Transactions tab, and find the payment. Tap the payment, then tap Accept. To
- reject the payment, go to your card info, tap the Transactions tab, and find the payment. Tap the payment, then tap Reject Payment.



How to cancel a payment

If you send money to someone who hasn't accepted the payment, you can cancel the payment. Here's how:

1. Open Messages and go to the payment. Or go to the payment in transaction history.
2. Tap the payment to see its details, then check the Status field.
3. Tap Cancel Payment. The Status field updates to say Canceled. If you don't see the option to cancel, then the person has already accepted the payment. Try asking the person to send money back to you instead.

If you reject or cancel a payment, the money will be refunded by the next business day depending on your bank or card issuer.

How to dispute a payment

To open a dispute for a transaction, [contact us](#). Apple Pay person to person payments are just like any other private transaction between two people. If you sent money to the wrong person, try to cancel the payment or ask them to send the money back.

Learn more

1. Sending and receiving money with Apple Pay and the Apple Pay Cash card are services provided by Green Dot Bank, Member FDIC. [Learn more about the Terms and Conditions](#).
2. Account security checks might require additional time to make funds available.