

PRINTABLE GUIDE

Set up a phone wallet for contactless payment

Apple Pay and Google Wallet can use supported cards for contactless payment. Availability depends on your phone, card issuer and country. This guide explains device controls, not financial choices.

Compatible iPhone or Android | 2 min read | 5 steps

Before you start

- ☐ Your own supported card
- ☐ A compatible phone with screen lock
- ☐ Your issuer's approved verification method

1. Check support first

Check the wallet's official compatibility information and your card issuer's guidance. Android contactless payment normally needs NFC enabled and a supported secure device. A wallet icon alone does not mean every phone or card can pay.

- ☐ Done this step

2. Add the card yourself

iPhone: open Wallet and use its add-card control. Android: open Google Wallet, Add to Wallet and Payment card. Follow the genuine app's instructions and issuer verification. Keep card details and verification codes private.

- ☐ Done this step

3. Check that setup is complete

Read any verification or setup message. On Android, check the tap-to-pay setup and default payment app if required. Do not assume a card picture means it is ready; unfinished verification can stop a transaction.

☐ Done this step

4. Prepare the correct payment control

iPhone with Face ID: double-click Side and authenticate. iPhone with Touch ID: double-click Home and authenticate. Android: unlock with an accepted secure method. Check the selected card and amount before paying.

☐ Done this step

5. Hold near the reader and confirm

At a compatible contactless checkout, follow the wallet's prompt and hold the appropriate part of the phone near the reader. Check both phone and terminal confirmation. If unclear, ask the cashier before retrying to avoid duplicate attempts.

☐ Done this step

Try it for yourself

Open your wallet and recognise its setup status without making a purchase.

☐ I tried the task.

My notes

What if my card is not supported?

Use another payment method you already understand and ask your card issuer. Do not install an unofficial wallet to bypass compatibility.

Official help and the online guide

Apple: using Apple Pay - <https://support.apple.com/en-us/102626>

Google: contactless setup checks - <https://support.google.com/wallet/answer/12200245?hl=en-GB>

Read online: <https://plaintech-guides.pages.dev/guides/phone-wallet-first-steps/>