

# Apple Pay: How to set it up and use it on your iPhone, Apple Watch and Mac

It's faster, more secure and more convenient than using your actual credit cards.

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YouTube video 5:38

[https://www.youtube.com/watch?time\\_continue=4&v=XXewMuRiZ3U](https://www.youtube.com/watch?time_continue=4&v=XXewMuRiZ3U)

Despite the number of people who own an iPhone or an Apple Watch, there are still plenty of them who don't use Apple Pay. And that's a shame because it's uniquely positioned to bridge transactions on your iPhone with those in actual stores.

Apple Pay is basically a digital wallet on your iPhone, iPad, Apple Watch or Mac that lets you buy things in restaurants, in retail stores, in apps, and on the web. You can even use it to send and receive money to friends and family with Messages.

Even though there's an image of your credit card in the Apple's digital Wallet, your card number is never stored on your phone or on Apple's servers. Instead, Apple Pay uses a specific device number and a unique transaction code to process payments and protect your information. This allows Apple Pay to be faster and more secure than using a physical credit card at a register.

Over the past five years, Apple added support for transit cards and loyalty cards. Imagine hopping onto the bus or train with just a swipe of your iPhone or Apple Watch at the turnstile.



Apple Pay works on your iPhone, iPad, Apple Watch and Mac. depending on the device you can purchase things at stores, in apps and online.

Patrick Holland/CNET

If you're interested in setting up Apple Pay on any of your Apple devices, [watch the How To Use Apple Pay video](#) at the top of this story. In the video, we walk you through [how to add credit and debit cards to Apple Pay](#), configure settings and use Apple Pay both in stores and online.

If you want more in-depth information, read [Everything you want to know about Apple Pay on CNET](#). To find out how Apple Pay compares to Apple's new credit card and Apple Cash, check out [Apple Card vs Apple Pay vs Apple Cash: What you need to know](#). And you can read one of our editors' [heartfelt account of surviving a day without a wallet, using only her phone and Samsung Pay](#).

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