



This presentation is about a particular feature within Apple Pay.  
I'll make some introductory remarks about Apple Pay in general before  
we get to the subject of how to pay your GAMUG dues using Apple Pay.



## **HEY, YOU! Why aren't you using Apple Pay??**

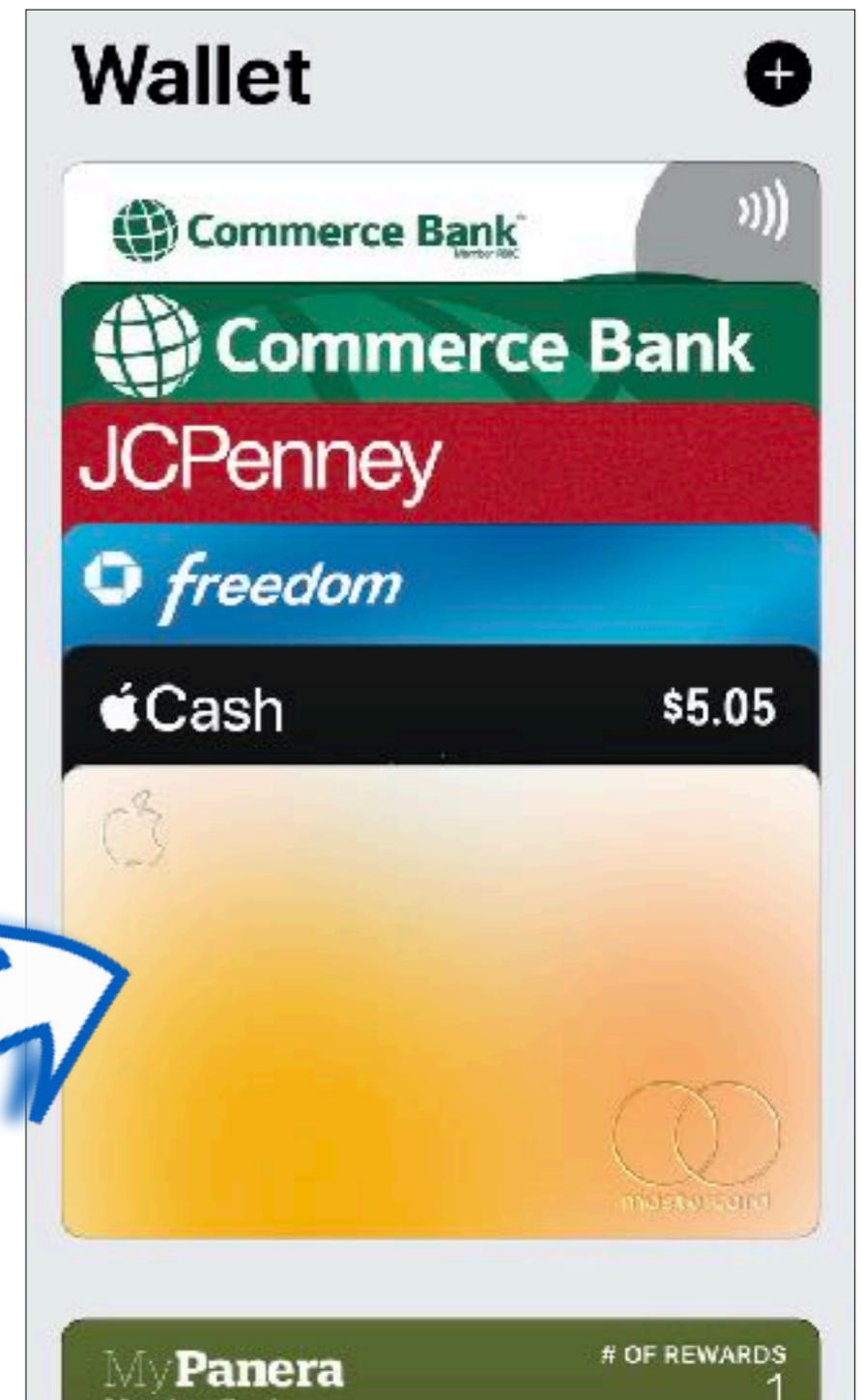
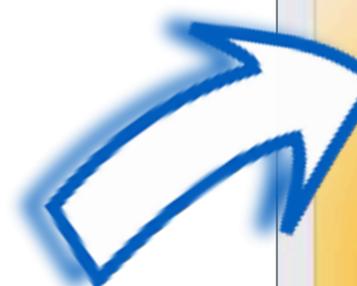
- ✓ No fee**
- ✓ Easy to set up**
- ✓ Quick to use**
- ✓ Prompt cash back**
- ✓ Security**

Apple Pay is one of the very best ways to buy anything with a credit card. Apple does not charge a fee for using the service. It's easy to set up and quick to use. It pays cash back within a day or two instead of once per billing cycle. And Apple Pay is by far the most secure credit card.



**“physical” card**

**“virtual” card**



You do not need to get a physical credit card to have an Apple Card account. The biggest advantage to having the physical card is the free currency exchange when you travel abroad. So unless you plan to travel internationally, I recommend not getting the physical card and just use the virtual card in your iPhone.

# *If you still haven't set up*



*then use these links*



**How to use Apple Pay: The Ultimate Guide**

**How to use Apple Pay: the ultimate guide to paying with your iPhone, Apple Watch, Mac or iPad**

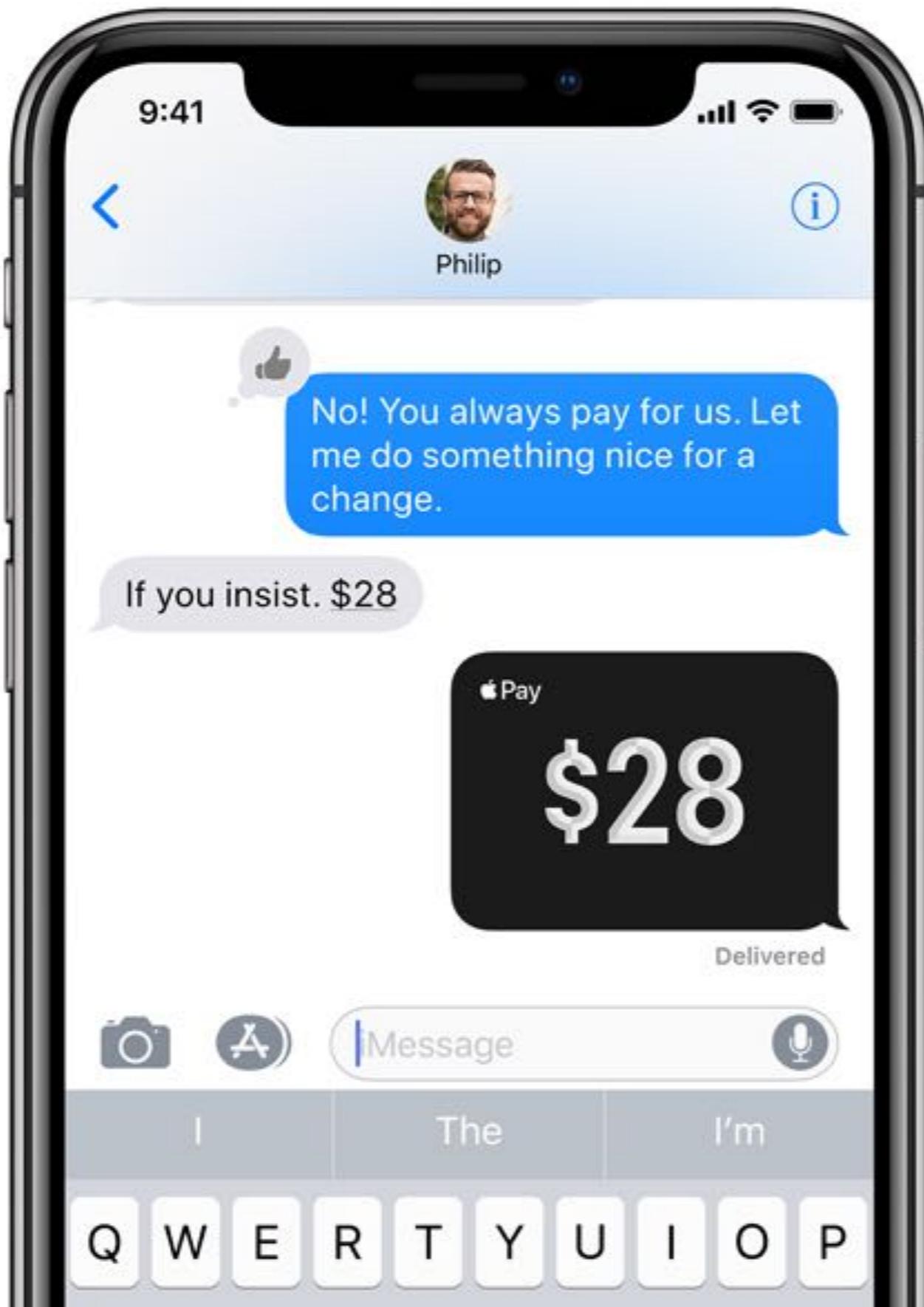
In October of 2018 I gave a presentation on how to set up Apple Pay. This slide has two links to step-by-step instructions. If there is enough interest I could repeat the presentation. But this evening's topic is . . .

To the subject at hand . . .

# *Pay Your GAMUG Dues With*



. . . how to pay your GAMUG dues with Apple Pay. What many people don't realize is that Apple Pay is also better than writing a check. The same ease of use and security in a credit card purchase also goes into a cash transfer. If you're already using Apple Pay, then you're halfway there.



# “Person to Person,” “Peer to Peer,” or “P2P” payments

Apple Pay has a feature called “Person to Person Cash Transfer” (aka “Peer to Peer,” or “P2P”). Person to Person is simply an electronic transfer of cash from your phone to another person’s phone.

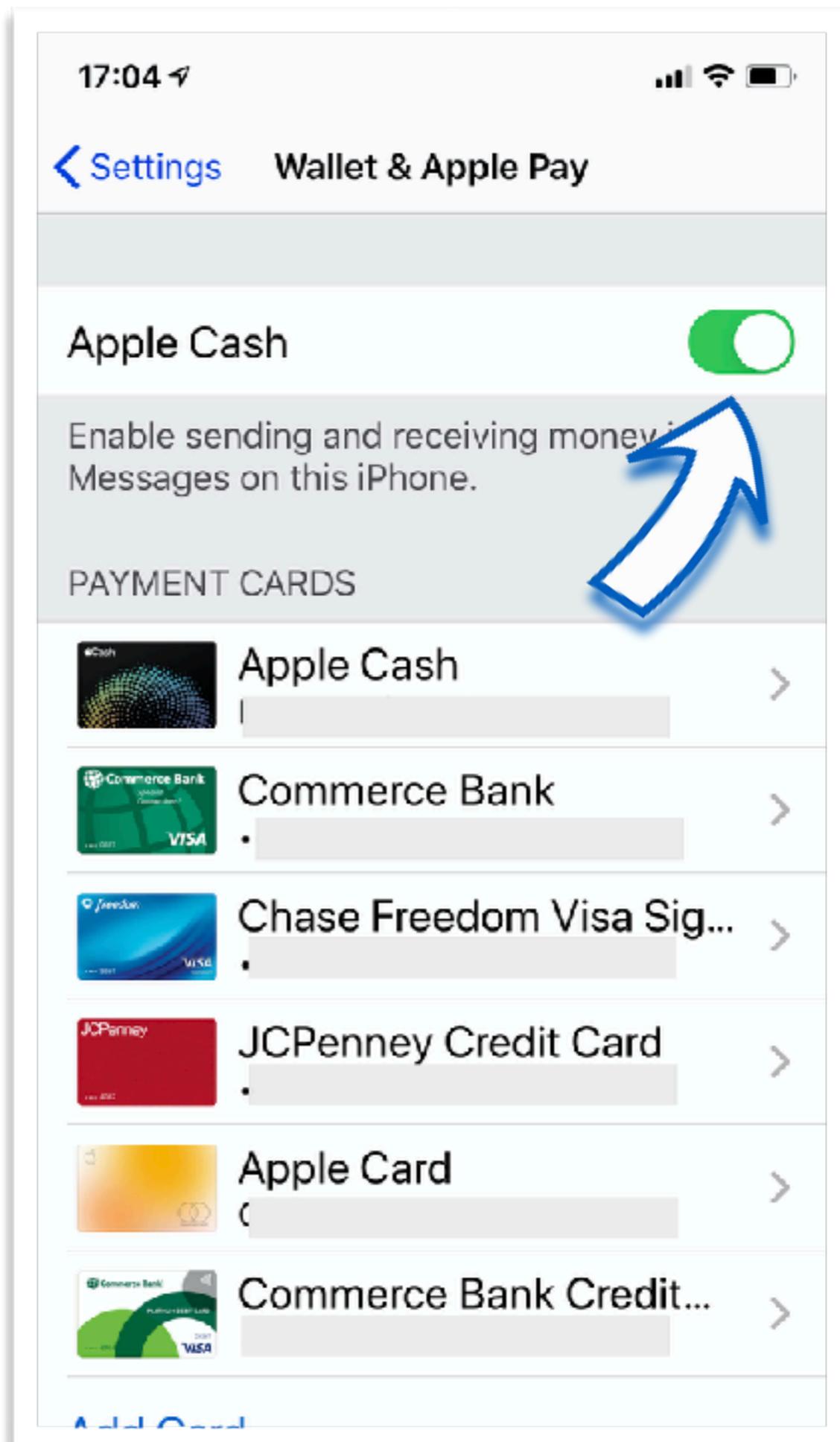
# Settings > Wallet & Apple Pay



If you already have Apple Pay set up, then feel free to follow along with these instructions. First, go into Settings and open Wallet and Apple Pay.

# Toggle ON Apple Cash

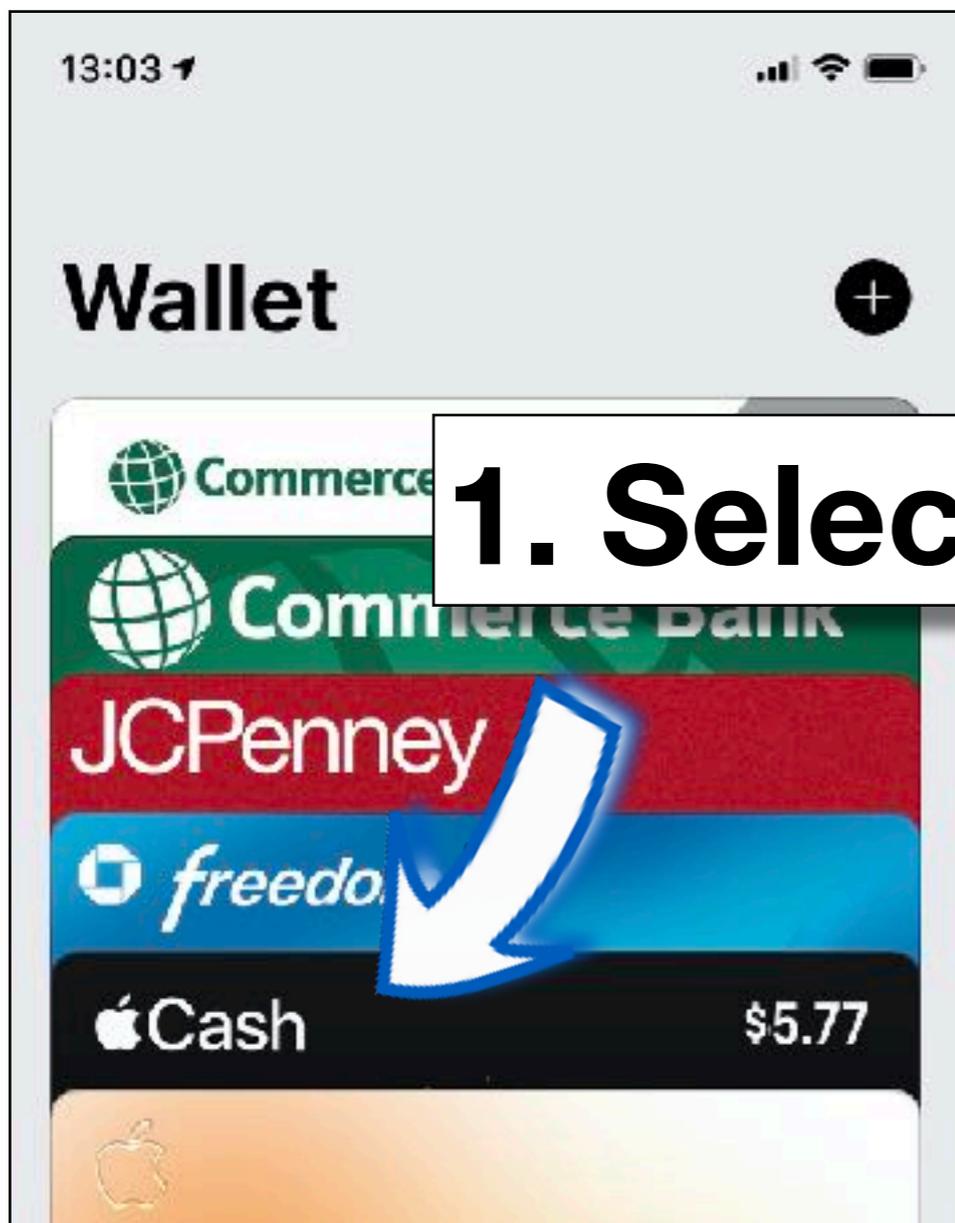
In the settings for Wallet and Apple Pay, the option at the top is a toggle switch for Apple Cash. Tap the switch so that it turns green.



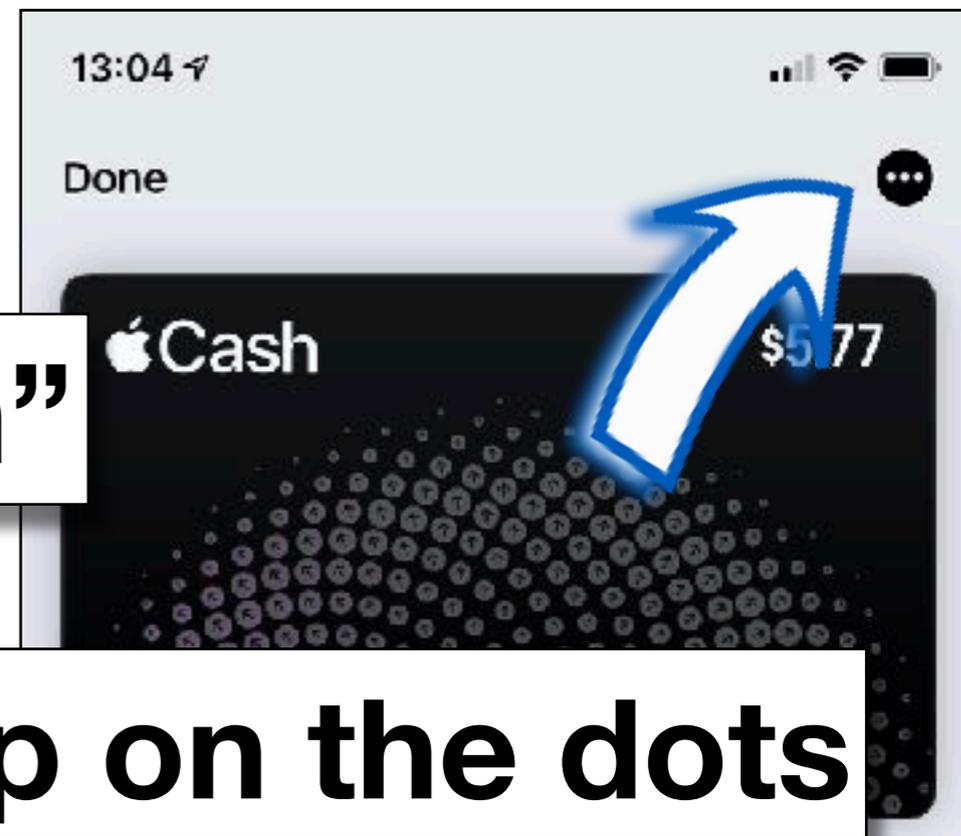


**Open the app  
called “Wallet”**

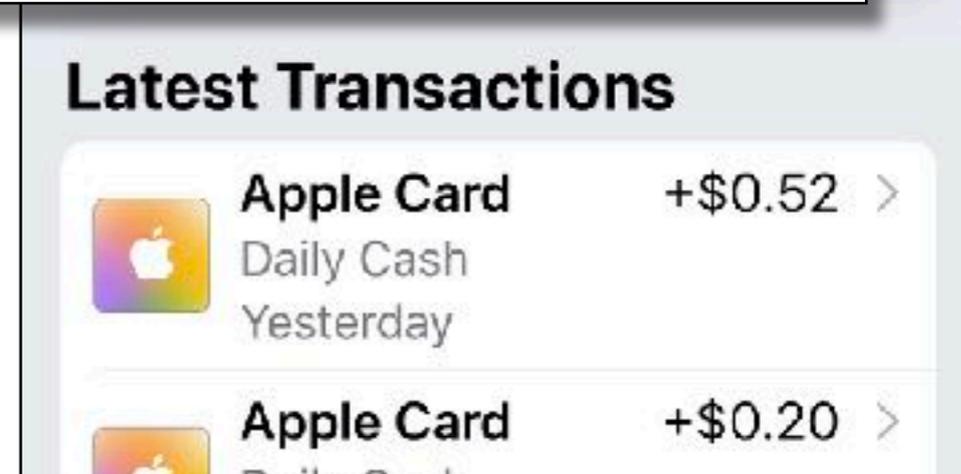
Back out of Settings and look for an app called Wallet. Wallet has been part of the iPhone operating system since iOS 8.1. Think of it as a digital version of the wallet you carry in your pocket. It's where you keep your credit cards, cash, rewards cards, boarding passes, theater and concert tickets, and so on. The difference is those items are all in digital form.



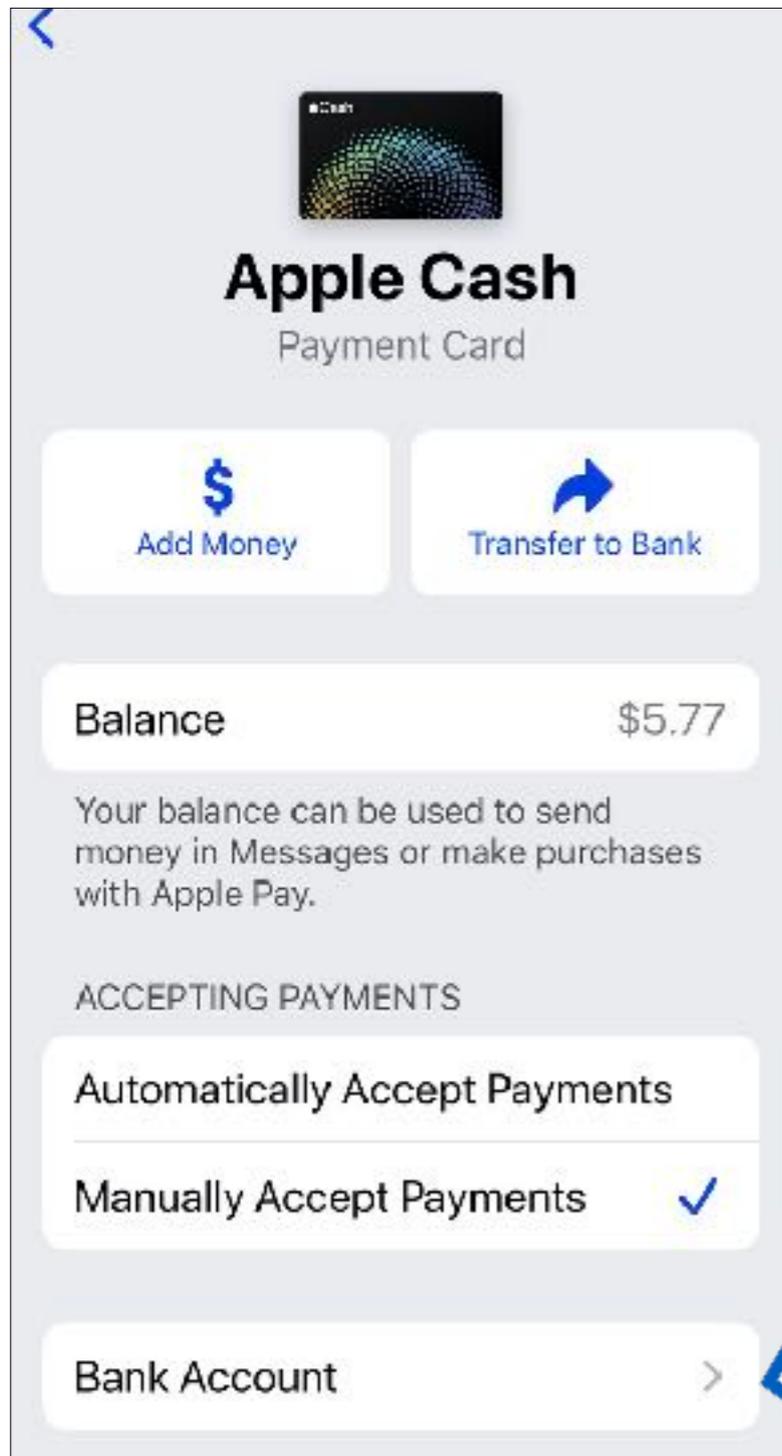
**1. Select “Apple Cash”**



**2. Tap on the dots**



In the Wallet app there is a virtual debit card called “Apple Cash.” It works just like a physical debit card. Open the Apple Cash card. Every cash amount you receive or pay is listed below. The card is also where your cash back rewards are saved whenever you make a purchase using Apple Card. In the upper right is a black circle with three dots. Tapping on the circle opens the preferences for your Cash Card . . .



## Apple Cash options:

- Add \$ to your balance
- Transfer \$ to your bank acct.
- Link to your bank acct.
- Call for Support
- Set a PIN
- Notifications
- Privacy Policy and so on

**Connect your  
iPhone to your  
Bank Account**

... and lets you control where your Apple Cash comes from and goes to. This is a partial list of the available settings. The item to open first is the one for your Bank Account where you will enter your bank's routing number and your account number.

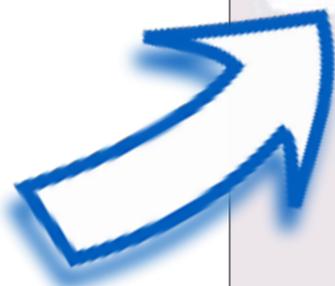
# ***MY BANK ACCOUNT?!?!***



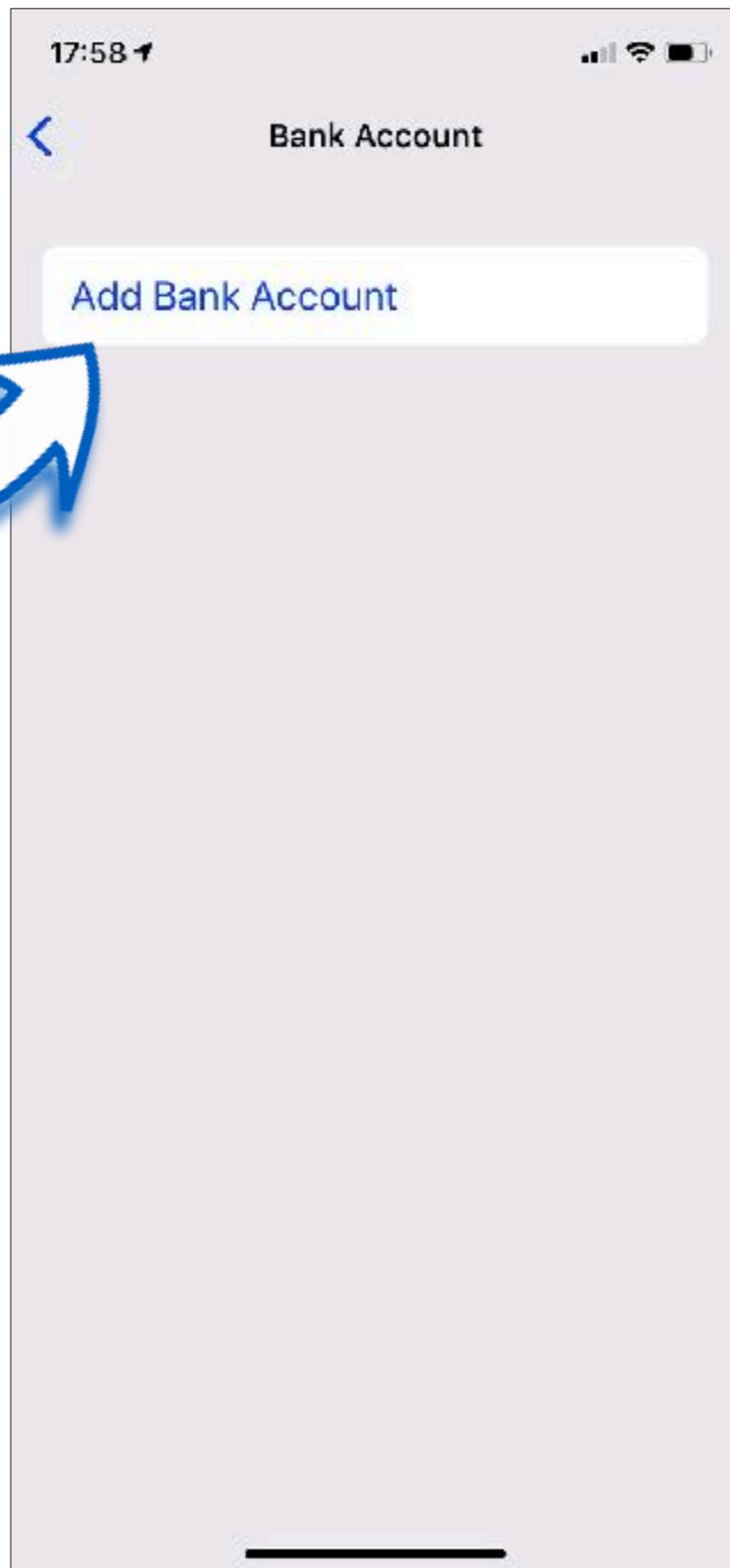
**Relax. It's safer than writing a check!**

At this point some people recoil in horror because they don't understand how secure Apple Pay is. Have you ever misplaced a check? Or has a business ever lost your check? Or has your checkbook ever been stolen? Those mishaps do occur, and your account information is vulnerable. But even if someone were able to open your iPhone, your bank account information is still unusable to them.

**Tap**



To connect to your bank account the instructions are easy to follow. First, tap on “Add Bank Account.”



## Enter:

- **Routing #,**
- **Account #,**
- **tap Next**
- **(repeat)**

Then enter your bank's routing number and your account number. Tap on Next, then enter the two numbers again to make sure you didn't mistype anything.

After you've entered those two numbers, your phone will verify the information, and your bank's name will appear. Apple Pay is now linked to your bank account and ready to use for cash transfers.

Cancel Next

## Add Bank Account

Enter your account information.

Routing Number 9 digits

Account Number 4-17 digits

[Find Your Account Numbers](#)

# Pay your GAMUG dues . . .

**Open the  
“Messages” app**

Now you're ready to send somebody some cash, and we'll go through what you need to do to pay your GAMUG dues.

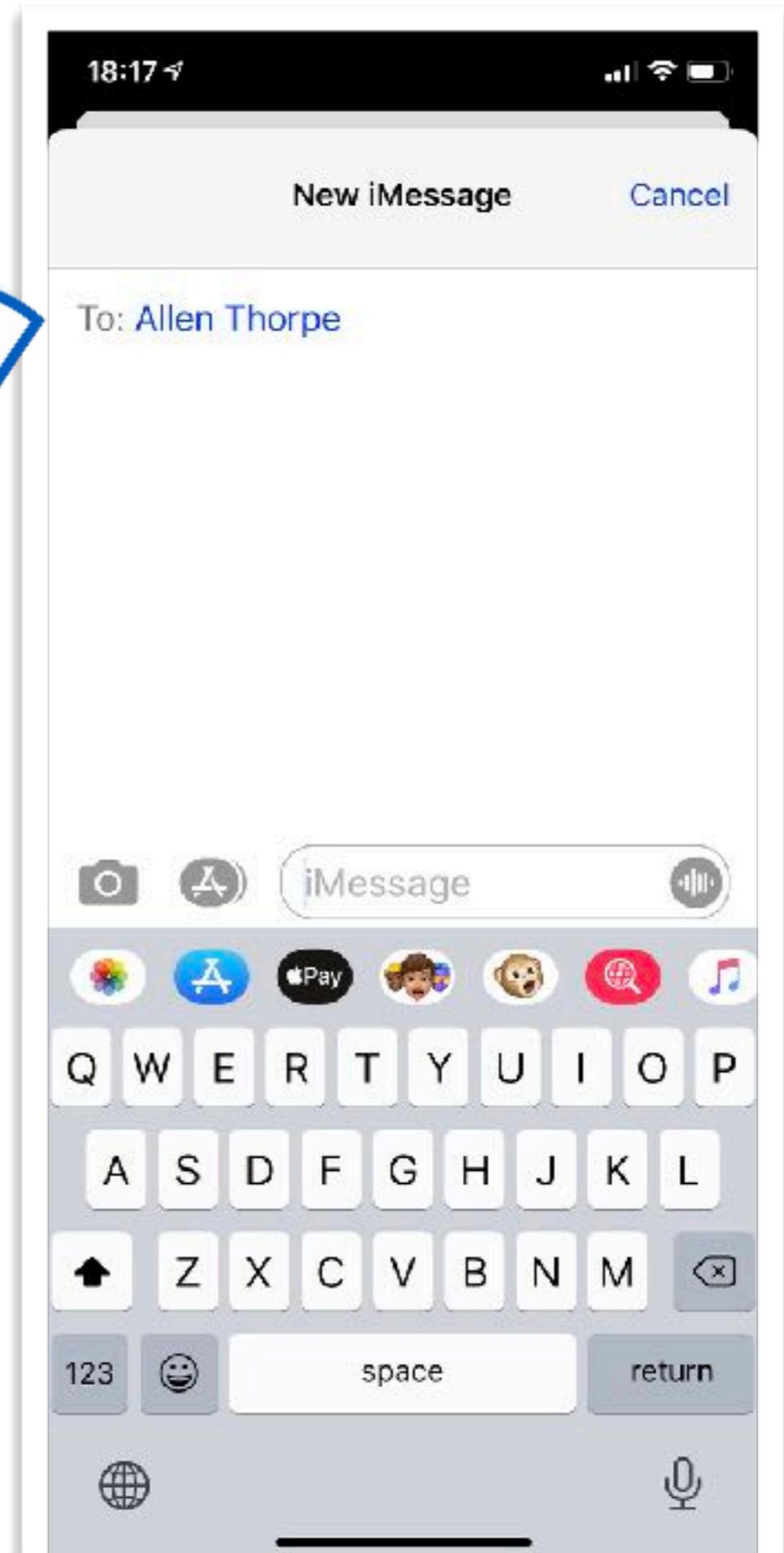
Cash transfers actually begin as a text message, so the first step is to open Messages.



# Pay your GAMUG dues . . .

**Create a new message to Allen Thorpe**

Allen Thorpe is the GAMUG treasurer, so create a new message to him. If you already have Allen and his phone number in your Contacts, you just need to enter his name on the “To:” line. If you don’t have Allen’s phone number then . . .



# Pay your GAMUG dues . . .

## Create a new message to . . .

**(Allen's phone number)**

You should add Allen Thorpe's phone number to your contacts.

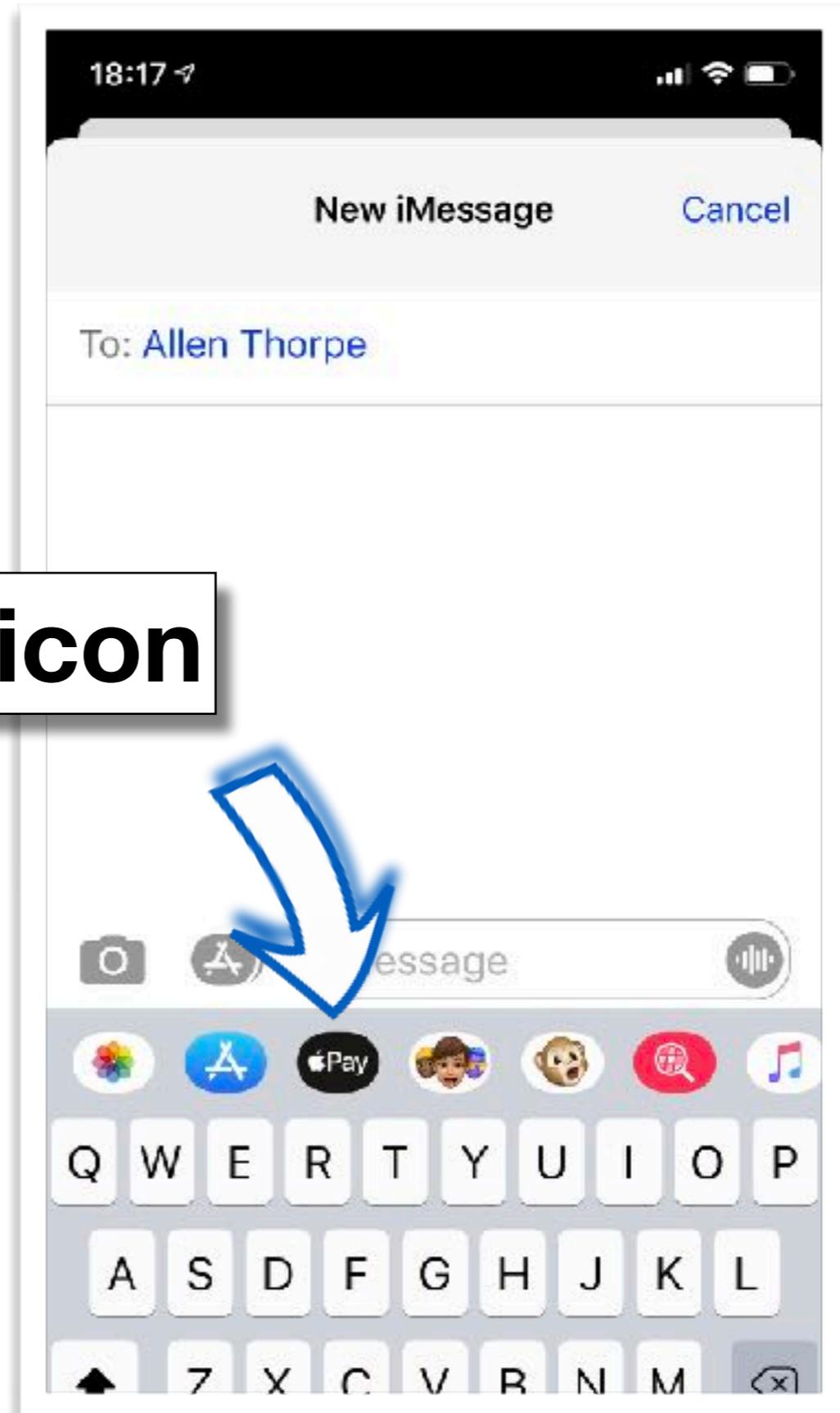
However, Allen's phone number will not appear on the GAMUG web site.

To obtain his number you will need to send a request to the GAMUGlist, and Allen or I will send you his phone number by personal email.

# Pay your GAMUG dues . . .

**Tap on the  Pay icon**

Once you've created a new message to Allen, tap on the Apple Pay icon below the text field.

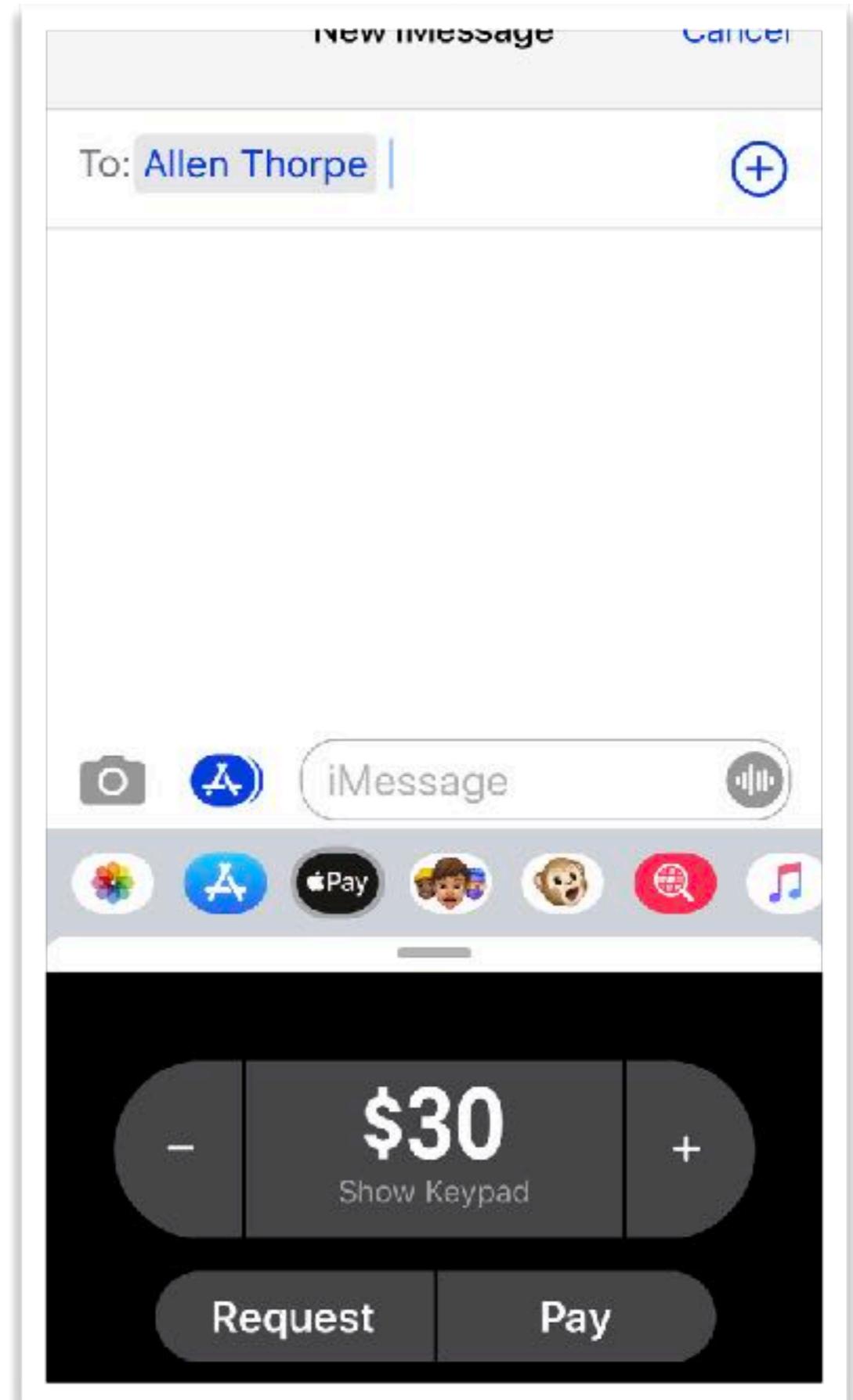


# Pay your GAMUG dues . . .

**Set the amount\*,  
then tap on “Pay.”**

\* \$30/individual; \$40/family

Use the + or - buttons to set the amount, then tap on “Pay.”

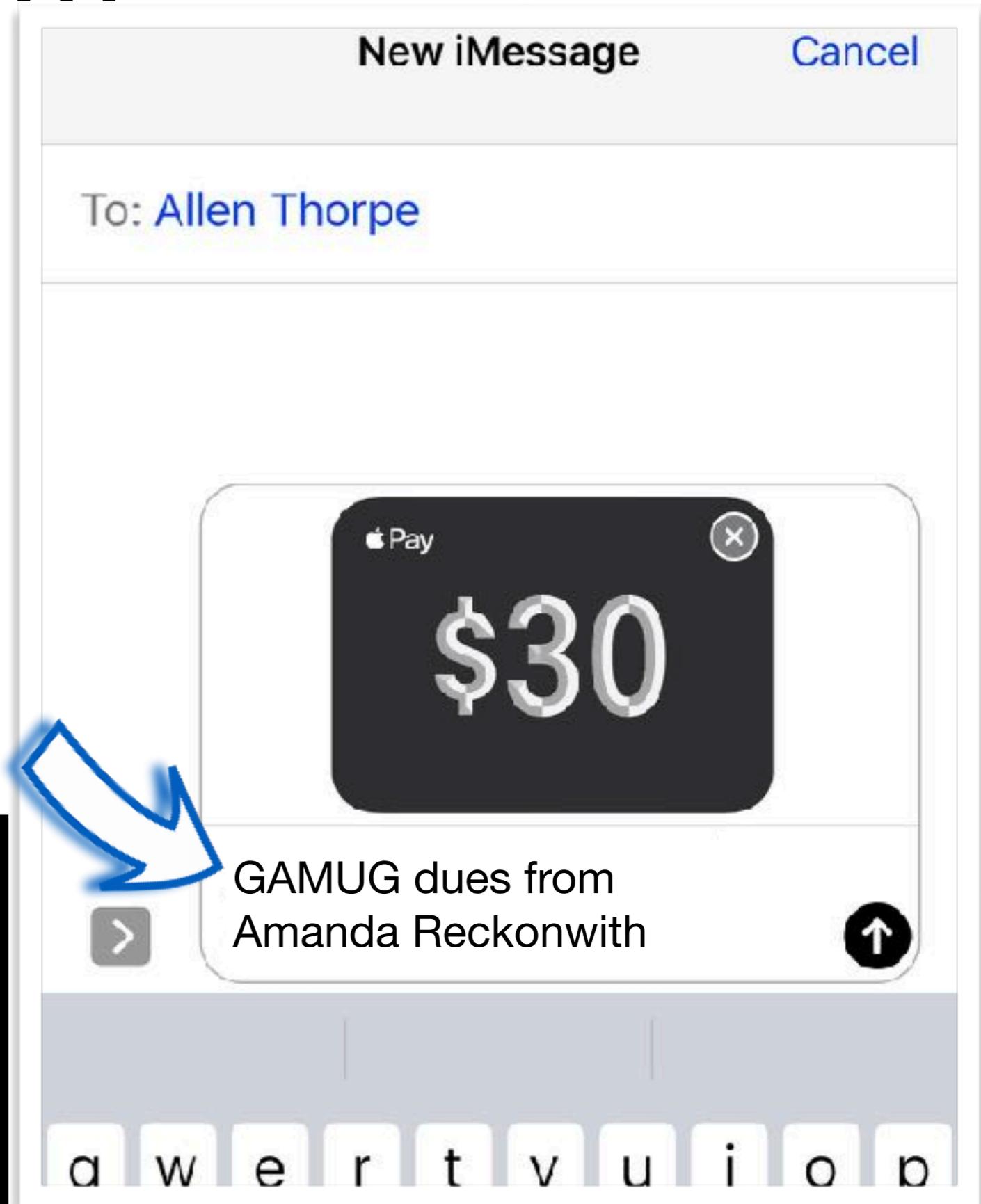


# Pay your GAMUG dues . . .



**Include your name!**

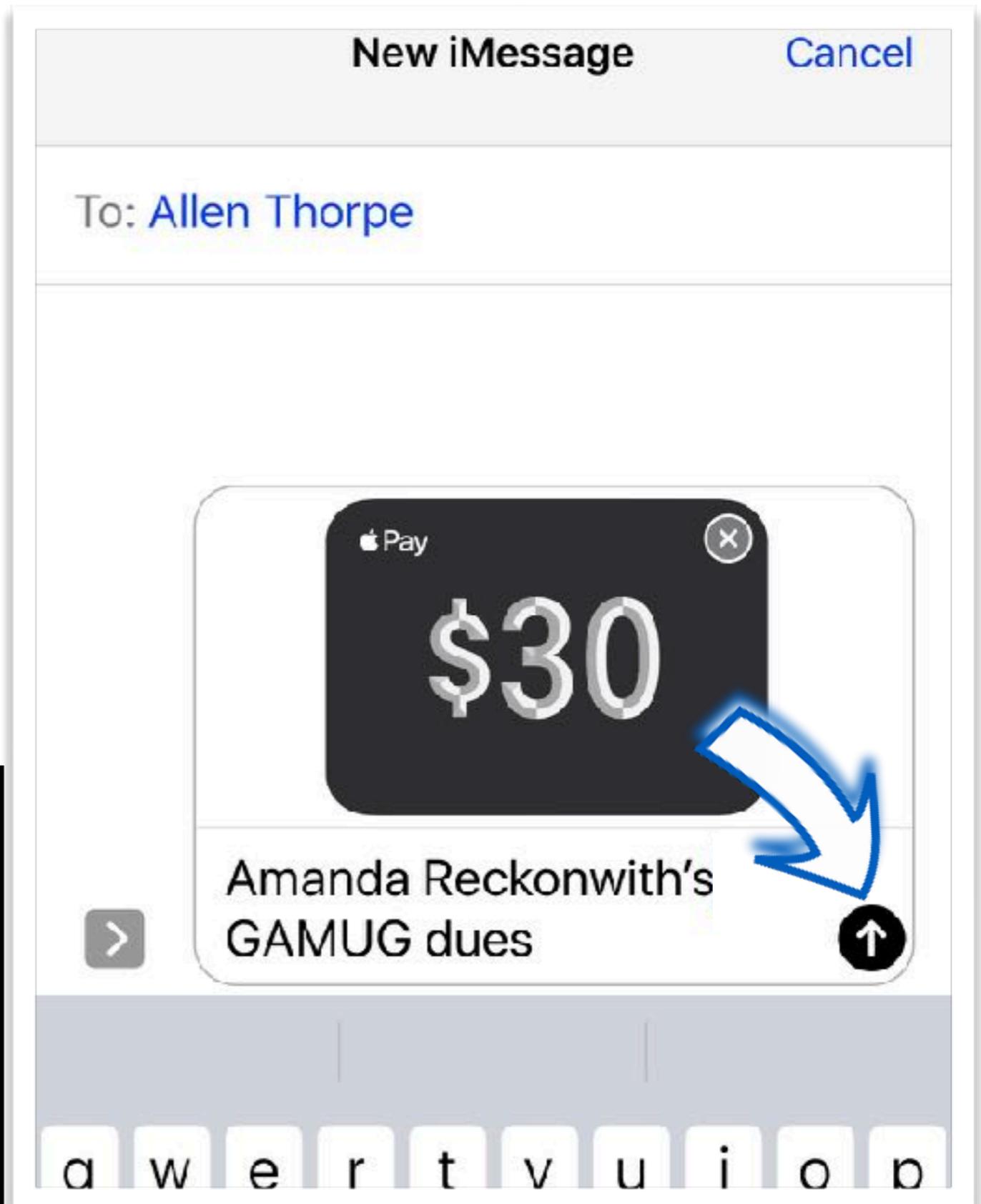
Below the amount is a space to add a message. **Be sure to include your name with the payment** in case Allen doesn't recognize your phone number. Otherwise you may get a reply asking, "Who is this?" and you won't be credited for paying your dues until you answer.



# Pay your GAMUG dues . . .

**Tap on the Up  
arrow to send . . .  
and you're done!**

Then tap the Up arrow to send the message and transfer the cash. When Allen accepts the payment you will get an automated message. The message is your receipt. If Allen goes more than a week without accepting your payment, then the transfer is canceled and the money returns to your AppleCash card.



# Pay your GAMUG dues . . .

**What happens to  
your payment?**

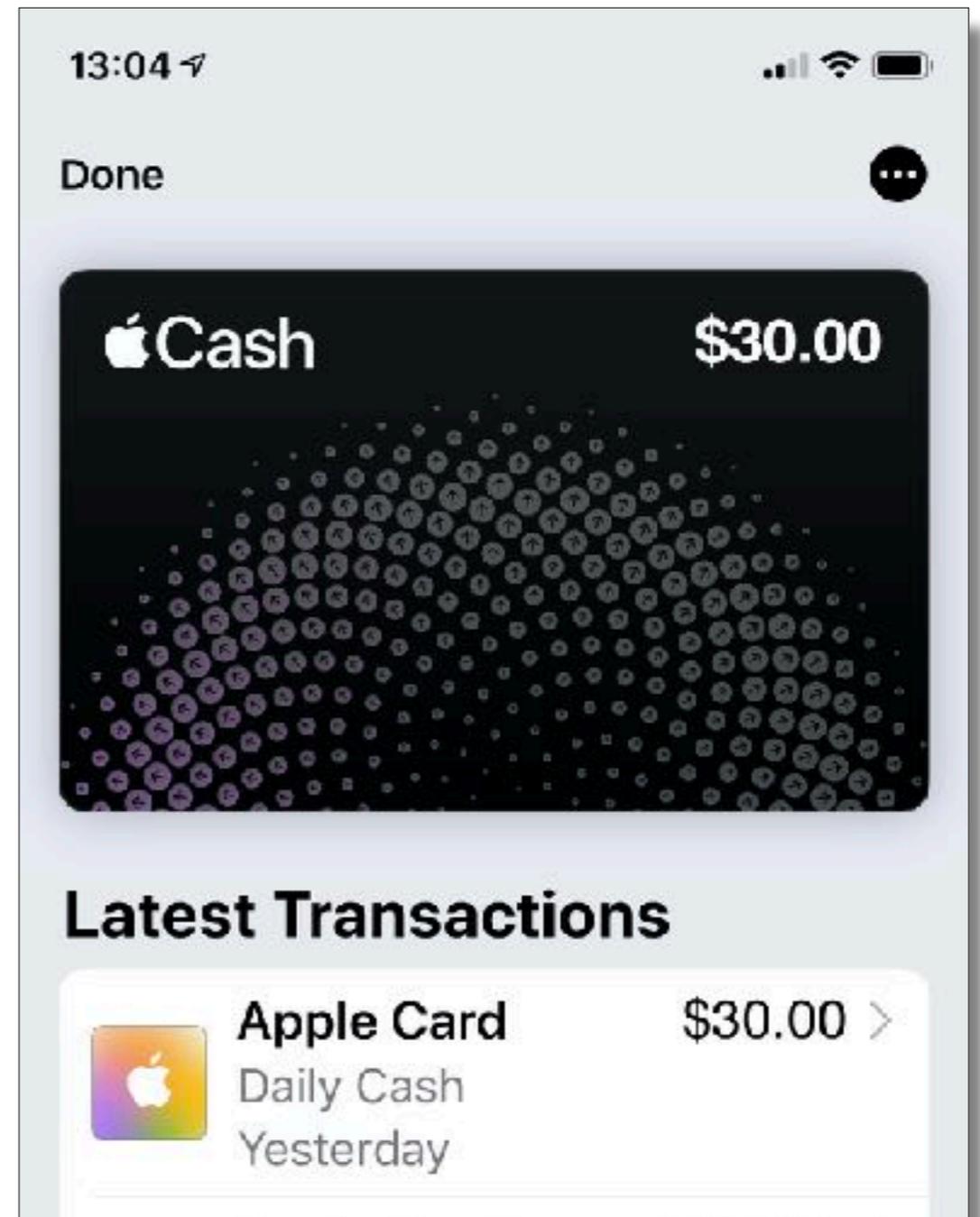
**From your iPhone**



**Allen's Cash**



**GAMUG's bank account**



At this point your part is completed. So what happens next?

Messages adds your payment to Allen's Cash card. Allen taps on the black dot and transfers the amount to GAMUG's checking account. Then he lets Ron know your dues have been paid.

# Pay your GAMUG dues . . .

## ***When is your membership up for renewal?***

That's all there is to it. At the beginning of the month your membership expires, Ron sends you a snail mail notice with a return envelope. You can continue sending in a check with that envelope or paying your dues at the next monthly meeting. Sometimes, however, members let their membership lapse or even expire. If you need to know when your membership is up for renewal, send an email to [membership@gamug.org](mailto:membership@gamug.org) and you will get a reply.

The GAMUG officers do encourage you to pay your dues with Apple Pay. Besides being easy and safe for you, it's also easier for us than if you pay by check. Any questions?



Contact us: [membership@gamug.org](mailto:membership@gamug.org) if you have any further questions.