



TAKE CONTROL OF

Apple Wallet

by **GLENN FLEISHMAN**

\$9.99

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Read Me First

Welcome to *Take Control of Apple Wallet*, version 1.1.1, published in April 2026 by alt concepts. This book was written by Glenn Fleishman and edited by Joe Kissell.

This book helps you understand all the features found in Apple's Wallet app for iPhone and Apple Watch and how to use them, including registering payment cards, managing transit passes, adding tickets for events, and tracking orders.

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What's New in Version 1.1.1

This update has minor typo fixes.

What Was New in Version 1.1

I omitted one additional way to use AutoFill Cards via a form field in Safari on an iPhone, iPad, or Mac! This method is useful when Safari fails to recognize payment fields. I've rectified this in [Pay with an Autofill Card](#).

The day after version 1.0 of this book shipped, Apple announced a very small update in the terms for instant payouts from Apple Savings. Starting on February 18, 2026, the fee has increased slightly. You can read about the old and new rates in [Earn with Apple Savings](#).

Georgia was somehow omitted from the list of states that support Apple's digital version of a state-issued ID. See [Add a U.S. ID](#).

Introduction

Apple's Wallet app used to concern itself just with managing credit and debit cards that you could use with Apple Pay. Over time, Apple has made Wallet for iPhone and Apple Watch bulge by expanding it to a variety of purposes related to payments, tickets, passes, cards, and IDs.

For all of Wallet's power and purposes, Apple provides relatively little guidance on how to manage the different kinds of items in it. *Take Control of Wallet* gives you all the details you need to understand Wallet and make the best use of it, including features you may not have known it offers.

The Wallet app now lets you store boarding passes for flights, tickets for movies and events, transit passes, discount and loyalty cards, and, in some U.S. states, a digital version of your driver's license. It even shows you orders placed with Apple Pay or that arrived as receipts in the Mail app.

Wallet is where you organize all your payment cards, but also where you handle Apple Card and Apple Savings accounts and manage an Apple Cash balance, including reviewing transactions, making payments, and transferring money. For your home, rental properties, or hotels, it's also a way to manage digital keys that unlock doors and more. You can even use an app or website to create customized, personal Wallet entries.

As with most things Apple, Wallet started simple and became baroque. This book guides you frustration-free through everything you can make Wallet do for you.

Note: The Wallet app is available only for iPhone and Apple Watch, the two devices Apple makes that support Apple Pay via tap-to-pay. However, the Wallet & Apple Pay settings on an iPad or Mac provide access to a decent subset of Wallet features, and I cover them, too.

Open Your Wallet

We should start by opening the Wallet app on an iPhone and looking at what it contains. Because Apple has added so many different kinds of things to Wallet, you have to poke around into its corners and pockets to find everything it offers.

At the top, Apple shows payment cards and digital keys (**Figure 1**).

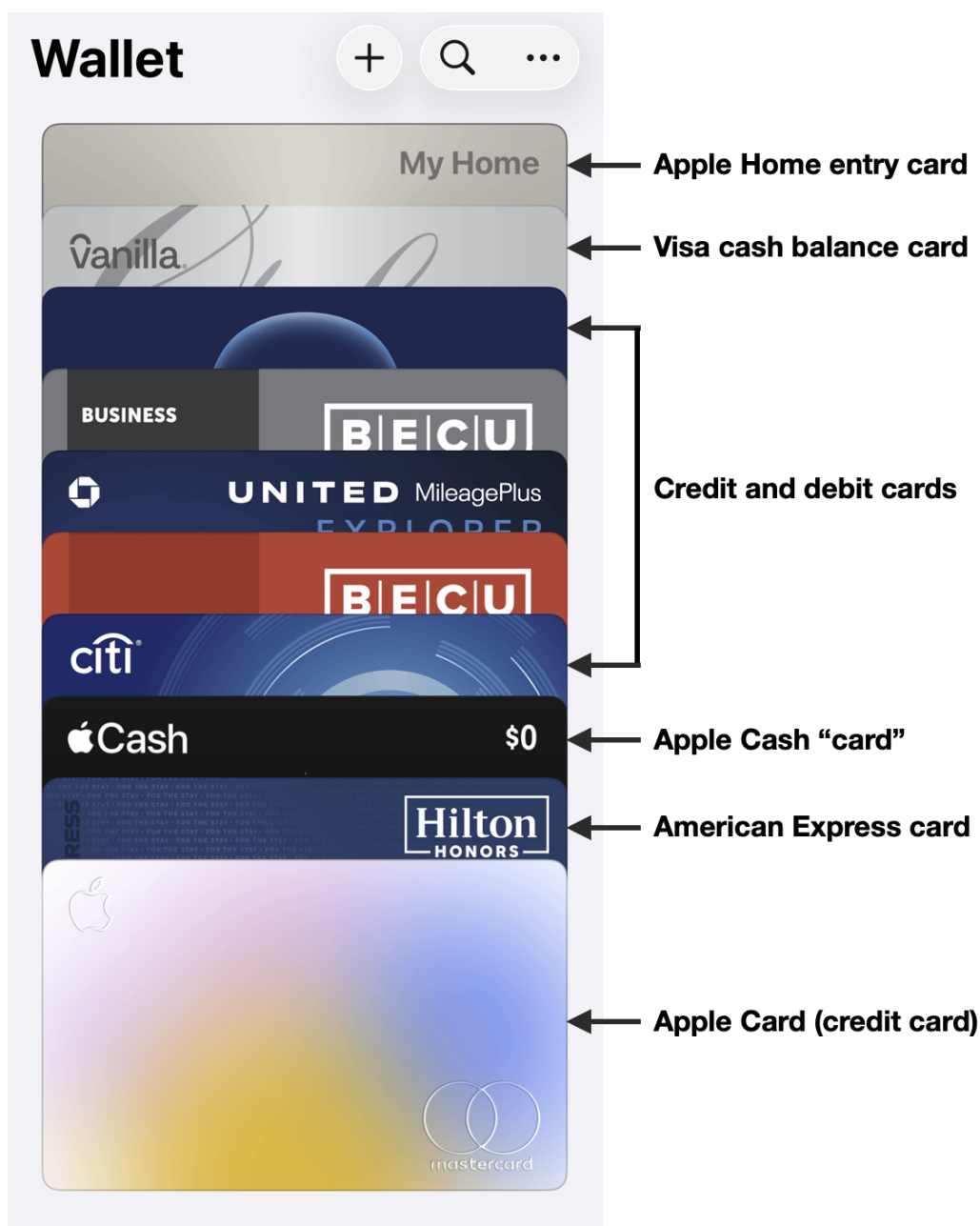


Figure 1: Open Wallet and see payment cards and Apple Home.

This top view appears to show only payment cards, but in my Wallet, you also see My Home at the top. That card is linked to my Apple Home devices, so I can unlock the front door's deadbolt without a key. This upper section also gathers hotel, rental, corporate, and car keys, as well as tap-to-pay transit passes; see [Put Digital Keys on Wallet's Chain](#).

Besides keys and transit passes, a mix of cash balance, credit, and debit cards appears. I have an Apple Card and Apple Cash, so Wallet displays card entries corresponding to both of those special cases.

If you swipe up, you see the other set of cards and items that Wallet organizes (**Figure 2**).

Handle Payment Cards

The initial core function of Wallet was to let you manage the payment cards you could use with Apple Pay. These days, I'm not sure how much time you will spend using Wallet to interact with payment cards other than Apple Card and Apple Cash, because many cards have their own apps, and nearly all, a website. Most of what I do with a payment card is use it with Apple Pay!

Nevertheless, when you need to manage a payment card with Apple Pay, you need to know the ins and outs of adding, viewing settings, changing its defaults, making it a default transit system payment, and removing it. Wallet is also a useful, fast way to get access to the phone or website of a card issuer without launching an app.

Add a Payment Card to Wallet

The iPhone Wallet app has a prominent Add  icon in its upper-right corner that, when tapped, reveals options to add a payment card (among other additions). You can also add a payment card via Settings/System Settings > Wallet & Apple Pay on an iPhone, Apple Watch, iPad, or Mac. I discuss each in turn below.

Add Other Kinds of Cards

The Add  icon starts the process to add several kinds of cards (**Figure 16**). While you can put a payment card in your Wallet, you can also drop in a transit card, digital ID, or Apple Account for digital payments, or enable pay later options (which I recommend against).

This section covers payment cards, but you can find out more about those other cards in [Present Transit Cards](#) and [Present Digital IDs](#). To learn more about an Apple Account used for payment, see my book [Take Control of Your Apple Account](#).

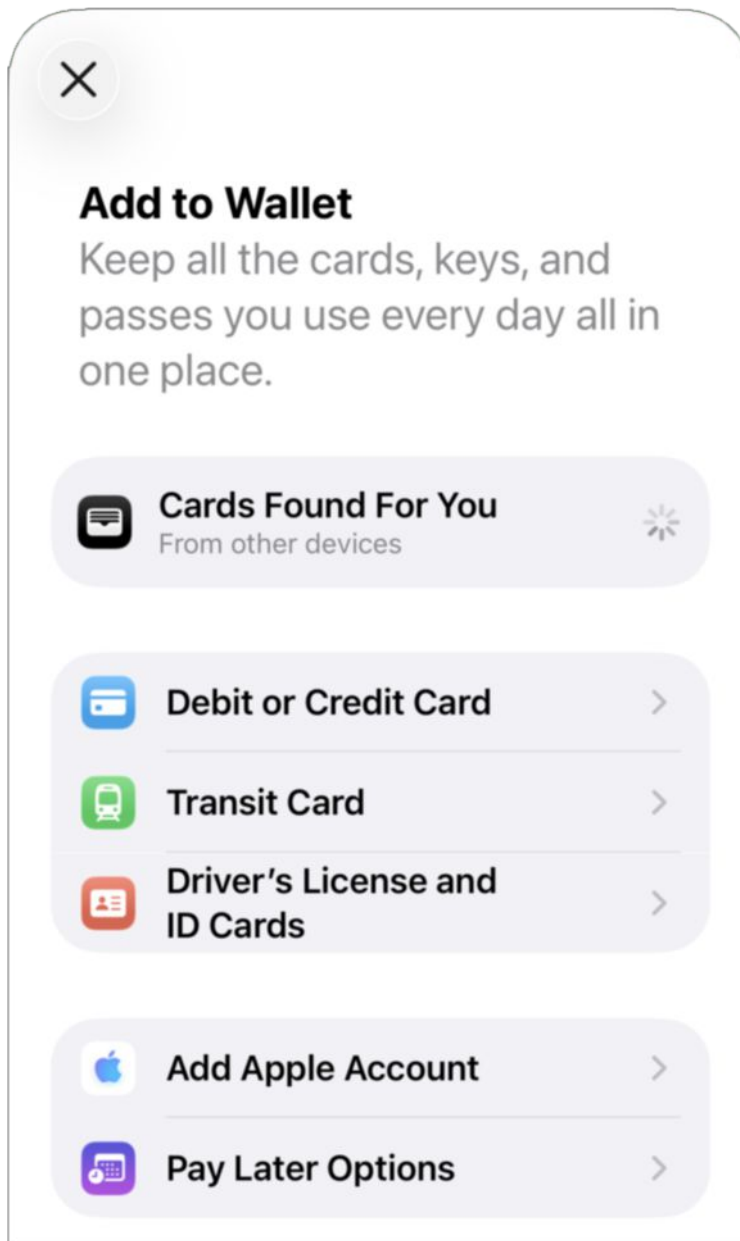


Figure 16: Start with Add to Wallet.

Only cards that work with Apple Pay can be added; thus, once added, a card is available to use with Apple Pay. Apple Pay works like the embedded, surface-visible EMV chip in a physical card. The number printed on your physical card (or set virtually for an Apple Card) is never passed over Apple Pay. Instead, Apple Pay and some EMV chip cards generate a random ID used to authorize a transaction—typically a single transaction, though recurring transactions can also be set up.

Note: EMV is an old abbreviation for Europay, MasterCard, and Visa, even though it covers more card types.

Use Apple Pay

For all the talk of payment cards, we should probably talk about the actual act of *payment*. Apple Pay is Apple’s branded name for using the EMV standard over NFC, which is effectively the same as the EMV standard used in chip-based technology in physical cards that can “dip” or tap to pay.

As noted in the previous chapter, Apple Pay never sends the credit card number assigned to a physical card, nor the current number listed for an Apple Card for manual entry (see [Access an Apple Card](#)). The system instead generates a transaction-based token that is effectively useless if stolen; read the sidebar for more technical details.

How Apple Retains Card Security

After receiving the raw payment card number by NFC, camera, or manual entry, Apple encrypts the information, deletes it and associated data (such as a camera image), and securely transmits it to the card issuer. Successful validation with the issuer—by entering the card’s security code or another issuer-mandated method—leads to the issuer sending back an encrypted device-specific card number. Apple can’t decrypt that number, but can transmit it later.

The transmission and retrieval is handled by your device’s Secure Element, a chip designed to payment-card industry standards for securely storing sensitive data for later retrieval. (This is distinct from Secure Enclave, a one-way repository of private or encryption data, such as biometric training and keys used for authentication.) This device-specific number cannot be outside Apple Pay: even if it were extracted, it would be blocked from being used for a phone, web, or magnetic stripe transaction.

When you use Apple Pay via NFC, an app, or a website, Apple transmits the encrypted device-specific number along with a dynamic security code derived from your device. Any party on the other end of the transaction—a bank, card issuer, or payment network—validates the transaction code as part of approving the transaction.

This chapter covers things you may have missed or didn't know existed if you've already set up Apple Pay preferences or used Apple Pay in one of four ways to make a payment—there are so many nuances I discovered researching this book!

If you've held off on setting up or using Apple Pay, I hope this chapter provides the details you've been missing.

Configure Apple Pay

All your devices logged into the same Apple Account share certain values in Settings > Wallet & Apple Pay > Apple Pay Defaults on an iPhone or iPad, or System Settings > Wallet & Apple Pay in the Payment Details section on a Mac. Those shared settings are:

- **Shipping address:** Any shipping address previously used with Apple Pay appears here. This can result in a list of nearly identical or even exactly identical addresses. You tap Edit on an iPhone or iPad to remove or modify an address; these can't be modified on a Mac. To add another shipping address, tap or click Enter New Shipping Address on an iPhone, iPad, or Mac.
- **Email:** Similarly, a host of email addresses may appear from previous transactions. Tap Edit to remove addresses. (On my iPhone and iPad, most addresses could not be removed, and I don't know why.) Tap Enter New Email Address or click the pop-up menu and choose Enter Email Address to add a new one. You can opt to tap Add from Existing Contact on an iPhone or iPad to choose from your contacts.
- **Phone:** Entries for Phone work identically to those for Email.

The Default Card selection is unique to each device. Tap it or click the pop-up menu to choose which card you want to appear when Apple Pay is triggered in any of the four methods discussed next.

Tip: On an iPhone, drag a payment card to the bottom of the payment/keys stack and it becomes the default payment card. See [Apple Pay Defaults](#) or [Payment Details](#).

Work with Apple Financial Offerings

Apple has three distinct financial offerings: Apple Card, Apple Cash, and Apple Savings. The first two appear as cards in Wallet. Apple Savings is managed within Apple Card and requires an Apple Card to obtain.

If you're outside the United States or don't meet the parameters in the sidebar below, you should feel blessedly able to skip this chapter and go on to [Store Persistent Cards](#).

Who Can Get an Apple Financial Product?

An Apple Card is limited to U.S. citizens and "lawful" residents aged 18 or older with a physical U.S. mailing address (not a P.O. box) or a military address. Because Apple Savings is tied to the Apple Card, the same requirements apply.

Apple Cash requires that you be 18 or older and a U.S. resident, though some use of Apple Cash can be delegated via Apple Cash Family to younger family members.

Some additional requirements apply, such as having an iPhone for Apple Cash or iPhone or iPad for Apple Card.

Access an Apple Card

An Apple Card is a credit card that comes with extra features designed to make it easier to use. You can use it exclusively with Apple Pay, or use a physical card or a generated credit card number for payments outside Apple Pay.

One of the bonuses of an Apple Card is a cash-back arrangement: 3% for Apple purchases and selected vendors, 2% for Apple Pay transactions (online or in person), and 1% for all other swipes or manual entry

Manage Cards, Tickets, and Passes

Just like the best camera you have is the one you're carrying with you—most of the time, your iPhone—the best “wallet” you have is the one you have on you. As soon as it was trivial to take pictures of things on a phone, we started capturing stuff we could scan in (like a barcode on a library card) or present to someone who would accept it in that format.

Of course, many of the pieces of paper, emails, and texts we need to use as proof of something to get what we paid for, like entrance to a movie or flight, would be easier to manage in a standard format in one place. Apple made Wallet encompass these varied uses beyond payment cards, letting us manage our access to places, transportation, and worlds of discounts without stuffing our purses and pockets with cards and crumpled papers.

Note: Even though many of the items in this chapter rely on 1D barcodes, 2D QR codes, or more exotic formats, you can store and present them only in Wallet for iPhone or Apple Watch. Until and unless Apple adds Wallet for iPad or Mac, you can use Apple Pay and autofill only within Safari and apps on those operating systems—no other cards are available.

In this chapter, I look at three big categories of Wallet besides payment cards: cards that persist over time (like loyalty cards offered by retail stores and cafés, and museum membership cards), event-based passes (boarding passes, tickets, and the like), and transit cards for transit systems that offer their own contactless payment option.

As with payment cards, tap a card in Wallet on an iPhone or Apple Watch, and you can present it for optical scanning or tap for RFID.

Tip: Some cards and passes can be shared. If you tap the pass and there's a Share  icon in the upper-right corner, tap it, and then you can choose a way to share the item. If you use Messages, for instance, the item appears as a preview with an Add button next to a Wallet icon on an iPhone or Apple Watch. It looks like a file with a `.pkpass` extension on an iPad or a Mac.

Store Persistent Cards

Wallet lets you add persistent cards that aren't for payment or digital IDs. I count in this category anything that identifies you as a member of something to the company or institution that you present the card to. That includes cards offered by stores and membership cards from museums, gyms, automobile associations, and other groups.

These cards are typically added via an Add to Wallet button in an iPhone app or as part of an email or webpage that must be visited on an iPhone to complete the addition.

Remove this kind of card by selecting it in Wallet, then tapping the More $\cdots$ menu, choosing Remove Pass, and confirming its removal.

Loyalty or Store Cards

The notion of loyalty to a store or website may seem ridiculous in 2026. However, for decades, stores have used account-based or person-based tracking to garner marketing insights about us, use that information internally or sell it to others, and ensure return visits by offering custom coupons, bonuses, or cash through a card.

Note: This category includes grocery stores, retailers, cafés and restaurants, movie theaters, and others, where you can scan to prove your loyalty: you earn points to redeem as discounts, cash, or collect bonuses (I'm currently owed some glass containers by QFC). Some cards unlock special prices or track your spending towards an annual rebate. Others focus on coupons available only when using the card. Typically, these are called loyalty or rewards cards.

Put Digital Keys on Wallet's Chain

What if you could combine a personal device with strong biometric and passcode protection with an encrypted handshaking process that would let you unlock...things? The result are the digital access keys you can manage via Wallet on an iPhone.

At the moment, the kinds of keys that can be managed in Wallet are:

- **Apple Home:** Hardware that supports Apple Home and allows something to be unlocked, like a deadbolt, appears as part of the Apple Home key in Wallet, which likely appears with the default My Home name for a set of home devices grouped together. This also lets you share limited or complete access with guests, house sitters, dog walkers, and others.
- **Rental or similar:** If you live in an apartment or condo (typically as a renter) or in another sort of shared property, the property manager may provide a digital key with Wallet support that lets you enter the property, access common spaces, and unlock your private room or other space.
- **Hotel:** Many hotels now offer a digital key that is added to their app or sent to you as a link via a text or email, and which can be added to Wallet. It can allow hotel entry after hours, access to common spaces, and unlock your room. I've also found hotels with towers increasingly lock out all guest floors. You need a room card or digital key to tap a pad in the elevator, which then lets you only activate the button for your room's guest floor. (See [Welcome to the Hotel California's Elevator](#).)
- **Car:** Some cars offer a digital key, available for adding via the app. Depending on the vehicle, you may be able to use your iPhone to lock, unlock, or even start your car in a variety of conditions. You may also be able to share your key.

- **Scooter:** Apparently, the [Gogoro](#)—not a Star Wars character—scooters offer Wallet keys. Once added, you can use the key to lock, unlock, and start the scooter. You can share your key, too.

Use Express Mode Without Unlocking and on Low Power

Express Mode lets you use supported keys to bypass biometric or passcode authentication—you can just tap with your locked phone or Apple Watch to access your hotel room or use your car. The risk is that if someone obtains your device, they may be able to use your digital keys without authentication. However, because Express Mode doesn't display information on your iPhone or Apple Watch about what it can unlock or operate *without* you unlocking your device, this mitigates risk.

Express Mode has amorphous limits on how many of each type of thing can be active. Apple suggests that only one item per issuer can be active, so if you own two Hondas in your family, both with digital keys, only one digital key can be set to Express Mode. (See also Express Mode for transit in [Enable Express Mode for Transit](#).)

Apple enables Express Mode by storing information in a slightly different way, so that the entire operating system doesn't power up. As a result, even if your iPhone indicates it's out of power, you may still be able to use the key you previously marked for Express Mode while the iPhone operates on what Apple describes as "reserve power." On an iPhone, that can be for up to five hours after has appeared to power down; it doesn't apply to manual shutdowns.

Without Express Mode enabled or if you want to use an alternative card where the primary one is set for Express Mode, you can use normal Apple Pay invocation: double-click the side button or Home button, select the key, and authenticate as required.

Unlock with Apple Home

Apple Home lets you gather controls for compatible devices, like switches, light bulbs, locks, and thermostats, into Home sets. I wager most of us have a single one, called My Home by default, which is how

Present Digital IDs

A digital ID ostensibly lets you streamline certain tasks in your life that would require either carrying a physical ID or having to get it out of a wallet, pocketbook, purse, or bag. However, despite Apple's support for digital IDs, they so far have seemingly limited usefulness, as I discuss for each type, as follows.

Add a U.S. ID

The list of states and territories that support having a digital version of your driver's license or state-issued identification card in Wallet was very small to begin with and has grown slowly.

Note: As I write this, it's Arizona, California, Colorado, Georgia, Hawaii, Illinois, Iowa, Maryland, Montana, New Mexico, North Dakota, Ohio, Puerto Rico, and West Virginia.

However, Apple lists only a few purposes for this digital ID: at venues and businesses, within apps that support it, and at TSA checkpoints for domestic flights. While you can add a U.S. passport, Apple's documentation suggests that it can't be used for age verification, only as a means of identity for the TSA.

Note: While I'm not a lawyer, particularly not one who specializes in legal proofs of identity, these digital IDs are clearly intended for ease, not to replace ones in physical form. Apple isn't suggesting you leave your driver's license or passport behind.

Note: Apple also supports adding a My Number Card in Japan. I lack the local knowledge to speak to how this is used or how valuable it would be to add in Japan.

Can We Trust Our ID Data on our iPhone?

Apple knows we will be nervous to hand over data as personally identifying and as risky if stored and leaked to any company. They therefore include a fair amount of information about how they handle captured data on [this support page](#).

Generally, they send the least amount of information to state authorities required for validation for state-issued IDs, nearly all of which the state already has. No additional data is sent from outside the enrollment process. Apple retains a subset of that information briefly before deleting it.

When adding an ID derived from a U.S. passport, Apple performs all facial analysis on device and doesn't transmit that to the U.S. government or any other party, and deletes it as soon as the ID is issued or rejected. Passport images and data read from the embedded chip is deleted in the same way.

Add a State-Issued ID

In states that support a digital version of a driver's license or other ID, you follow these steps:

1. In Wallet for iPhone, tap the Add **+** icon, and choose Driver's License and ID Cards.
2. Tap your state. (If it's not in the list, there's no workaround.)
3. Choose whether to add to your iPhone and Apple Watch or to your iPhone only.
4. Use the camera to capture the front and back of the ID (**Figure 55**). You don't need to approve a photo; once the app verifies the images match what's expected, it advances.
5. Confirm your identity by capturing your face. This might require a Live Photo or specific views of your head or face. Apple validates these are legitimate photos taken live within the app before proceeding, rather than someone holding up a picture, say.

Track Orders

Wallet tracks your orders and consolidates them in one place, via the More ⋮ menu's Orders view. Items shown in Orders include a mini-invoice with payment details and tracking information, as well as information on how to contact the merchant. There may even be a barcode or QR code if that's part of the order pick-up (**Figure 59**).

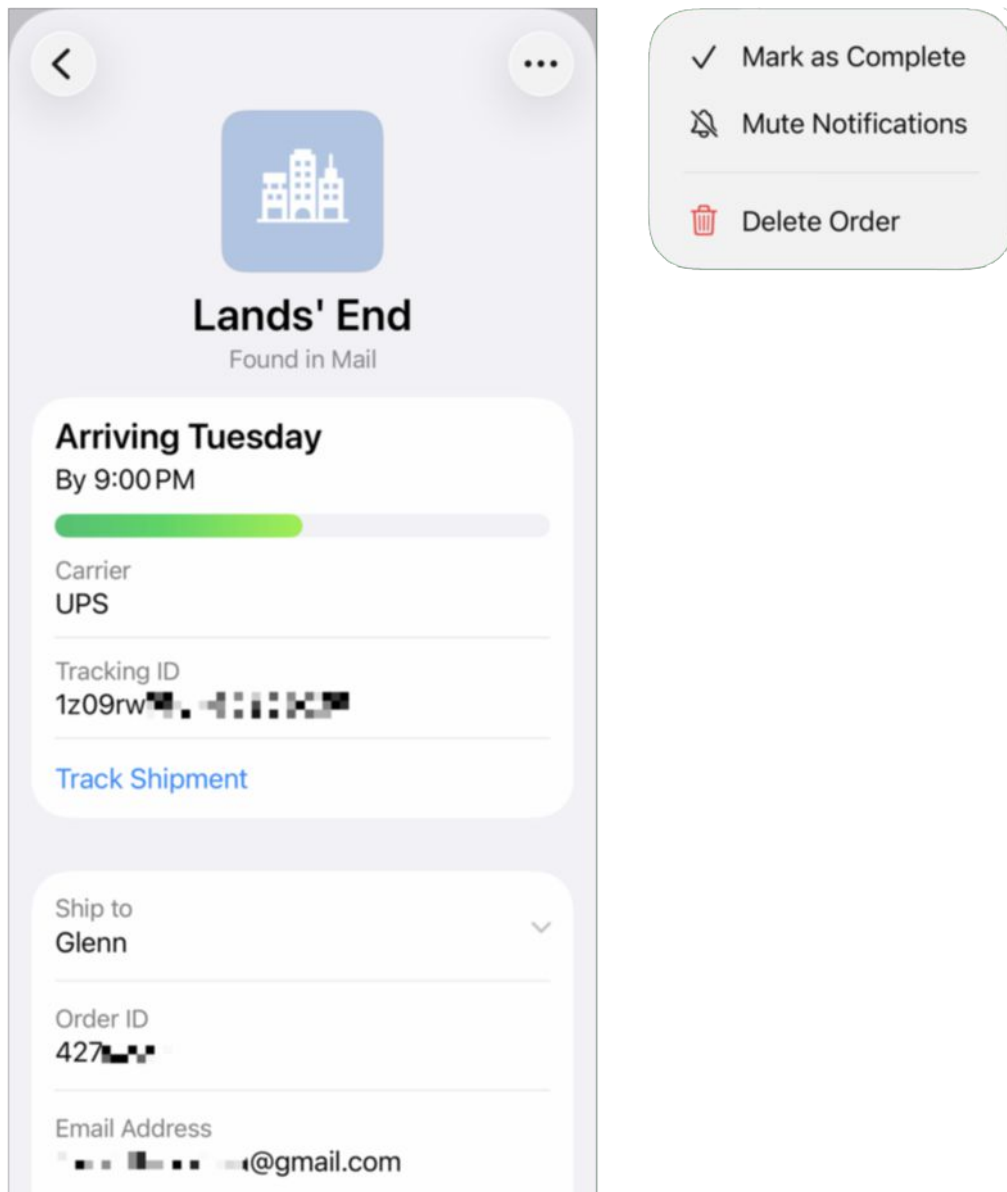


Figure 59: The order shows information at a glance, including arrival information and a tracking link, when available (left). An associated menu lets you manage the order info (right).

Control Which Orders Are Tracked

Tap the More … icon to access order controls. While Apple tries to keep track of whether an order has been delivered, and marks it complete when possible, you can also mark it complete using the menu item. You can also mute notifications related to updates on the order, or even delete it.

An Important Proviso on Orders

Despite how nifty this all sounds, in practice, you might see only a tiny subset of your orders appear. This can depend, I suspect, on the country you live in, which merchants you purchase things from, and whether Apple Intelligence is enabled and working correctly on your order-sniffing devices.

While I see nearly everything I order via Apple Pay, plus a lot of other stuff, in Orders, editor Joe Kissell has seen only a handful of items appear. We’ve been unable to diagnose the difference, except that he lives in Canada and I live in the United States. It seems implausible that’s the case, and Apple doesn’t suggest in its documentation that there’s a country-specific difference.

Your iPhone includes several kinds of transactions you may engage in:

- **Receipts via email:** With iOS 26 on a device with Apple Intelligence enabled, Apple extracts order information from incoming email via the Mail app and adds it to Orders (**Figure 60**).
- **Some Apple Pay orders:** Apple Pay transactions with merchants who have used Apple’s framework for associating orders with charges. Requires at least iOS 16, iPadOS 16, or macOS 13 Ventura.

About This Book

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About the Author



Take Control Books Executive Editor Glenn Fleishman never stops writing about technology and its implications. Among other pursuits, he was a two-game champion on Jeopardy! in 2012.

After nearly 30 years of writing for publications like *American History*, *Fast Company*, the *Economist*, *Increment*, the *New York Times*, *Macworld*, and *TidBITS*, Glenn now focuses his time on Take Control Books, *Six Colors* (as a columnist), and *Aperiodical Publishing Co.*, his own micro-publishing house. He also [edits books](#) and [consults on crowdfunding projects](#), mostly for print books.

You can find Glenn on [Mastodon](#) (@glennf@zeppelin.flights) and [Bluesky](#) (@glennf.com). Reach him by email at glenn@glennf.com.

Shameless Plug

[Six Centuries of Type & Printing](#) is a brisk yet thorough look at the technological development that has taken us from Gutenberg (and even before) to the present day. You can order a copy of the print, ebook, or audiobook edition [directly from me](#).

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