

FREQUENTLY ASKED QUESTIONS



1. What is SwatchPAY!?

SwatchPAY! is a contactless payment solution that lets you make secure, contactless payments with your Swatch watch. You can use SwatchPAY! at all location where contactless payments are accepted.

2. How secure is SwatchPAY!?

Using RAKBANK Credit, Debit and Prepaid Card with SwatchPAY! is more secure than using your traditional Card as a unique token number is created for every transaction. You can make purchases without having to enter your Card Pin for up to AED 500 similar to using the contactless feature on your physical Card. However, you will need to enter your Card Pin for transactions that exceed this limit.

Your Card number and identity aren't shared with the merchant, and your actual Card number isn't stored on your watch - instead a unique Token number is used. Also, all transactions are monitored by RAKBANK's risk and fraud detection systems.

3. How can I add my RAKBANK Card on my Swatch watch?

To link your RAKBANK Mastercard Card; you need to visit one of select Swatch stores, where one of the store representatives will assist to link your RAKBANK Card to SwatchPAY! using an available SwatchPAY! Box.

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4. How can I download the SwatchPAY! App?

Download "SwatchPAY!" App from Apple Store or Google Play.

5. What is the SwatchPAY! Box?

The SwatchPAY! Box is the secure link that connects your SwatchPAY! enabled watch with your mobile device and uploads the virtual card.

It's a BLE (Bluetooth Low Energy) and NFC (Near Field Communication) reader.

6. How does SwatchPAY! work?

SwatchPAY! uses Near Field Communication (NFC) to make contactless payments. This ensures that SwatchPAY! will work everywhere contactless payments are accepted.

Near Field Communication (NFC) enables devices in close proximity to communicate without any physical contact. Payment transactions using NFC technology can be completed by simply waving the NFC enabled device on contactless terminals.

7. How can I make a payment with SwatchPAY!?

- To get started, download the latest version of the SwatchPAY! App on your smartphone.
- Add your RAKBANK Mastercard Card by visiting one of the select Swatch stores where one of the store representatives will assist to link your RAKBANK Card to SwatchPAY! using SwatchPAY! Box.
- Now you are set. You can make any purchase using your Swatch watch by holding your wrist near the contactless terminal.
- For transactions that exceed AED 500 you will need to enter your Card pin in the terminal device.

8. Where can I see a list of transactions made with SwatchPAY!?

You can view your past transactions on SwatchPAY! App. In addition, you can view transactions on your Card statements and RAKBANK Digital Banking App.

9. Do I need to have my phone nearby to use SwatchPAY!?

You don't need to have your phone nearby to use SwatchPAY!.

10. Can SwatchPAY! be used to make online purchases?

No, SwatchPAY! is focused on enabling simple and secure in-store payments.

11. What to do if my device won't work at the store terminal?

Try to hold your device in a different way—flip the direction or bring it closer to the terminal to be sure your NFC antenna can make a connection. Give it a little time. Sometimes it takes a few seconds for the terminal to connect. Hold your device over the terminal for a few seconds longer. Also, make sure the store accepts contactless payments and that their terminal is functioning properly.

12. Can I use SwatchPAY! if my physical Credit/Debit/Prepaid Card is lost or stolen?

If your Card is lost or stolen, please contact RAKBANK to report the same so we can block the Card and replace it.

After we block your Card you will not be able to use this specific Card with SwatchPAY!. Since the payment Card on SwatchPAY! is a digital version of your physical Card, you need to remove the original payment Card from SwatchPAY! and register the replacement Card. Please remember that you will remain liable for all transactions on your Card until the time of reporting the loss to the bank. Please refer to the terms and conditions of Card usage on our website.

13. What should I do if my watch is lost or stolen?

The first thing you should do is suspend your virtual Card within the SwatchPAY! App.

Go to "My SwatchPAY!" select your Card and click "the suspend button".

If you prefer, you can also delete your virtual Card and token by visiting one of the select Swatch store. Once the virtual Card is suspended or deleted through the app, the watch can no longer be used to pay.

14. Can I continue to use SwatchPAY! if my physical RAKBANK Credit/Debit/Prepaid Card is due to expire?

You can continue to use SwatchPAY! till your Card expiry date.

15. What happens with SwatchPAY! if my physical RAKBANK Credit/Debit/Prepaid Card is temporarily blocked or suspended?

Your SwatchPAY! transaction will be declined.

16. Can I continue using SwatchPAY! if my physical RAKBANK Credit/Debit/Prepaid Card has been replaced?

No, you will need to add your new Card by visiting one of the select Swatch stores.

17. Will my RAKBANK Credit or Debit or Prepaid Card information still be on my device if I suspend or remove the Card on the SwatchPAY! App?

No. All the Card information will be removed from your device.

18. Does SwatchPAY! have access to my RAKBANK accounts?

No, SwatchPAY! does not have access to your RAKBANK accounts.

19. How many Cards can I register to SwatchPAY!?

At the moment, only one Card can be linked to each Swatch Watch.

20. Can I connect two Swatch watches to the SwatchPAY! Box at the same time?

On the SwatchPAY!! Box only one device can be connected at a time.

21. What devices can I use with the SwatchPAY! Box?

Mobile devices running Android 4.4 or iOS 10 and above.

22. How can I delete my SwatchPAY! data?

You can remove your RAKBANK Mastercard Card on the SwatchPAY! App but some non-sensitive data will still be stored on the watch. To completely remove it, please visit the nearest Swatch store.

23. Can I have more than one watch linked to a single Card?

You can remove your RAKBANK Mastercard Card on the SwatchPAY! App but some non-sensitive data will still be stored on the watch. To completely remove it, please visit the nearest Swatch store.

24. Can I activate my SwatchPAY! watch without internet connection?

Unfortunately, to create your account and link your payment Card you need a stable internet connection.

25. Do I need to be connected to Wi-Fi or my cellular data network to use SwatchPAY!?

To make transactions, you do not need to have a cellular data or Wi-Fi connection.

26. Will I still earn rewards and benefits on my Card when I pay with SwatchPAY!?

You will get all the benefits, rewards and protection that your RAKBANK Credit Card currently provides when you pay with SwatchPAY!.

27. I am unable to add/use my Card on SwatchPAY!. What should I do?

Please pay with your physical Card and contact RAKBANK for further assistance.

28. Which Cards can I link to my SwatchPAY!?

Any RAKBANK Mastercard Debit, Credit or Prepaid Card.

29. Are there any charges for SwatchPAY!?

No charges for using SwatchPAY!.

30. How will I know a transaction was successful?

You will receive transaction alerts through SMS on your registered mobile number.

31. Is there anything I need to do if I sell/give away my Swatch Watch?

You must suspend the virtual payment Card or remove the payment function on the SwatchPAY! App.

32. If I suspend my RAKBANK Card on my SwatchPAY! does that cancel my physical Card or can I continue to use it?

Removing your Card from SwatchPAY! App will have no effect on your physical Card. You can continue to use your physical Card as you normally would. You can add your Credit, Debit or Prepaid Card back into SwatchPAY! at any time.

33. My wife has a supplementary Card. Can I add her Card in SwatchPAY!?

Yes, you can. Follow the same steps to add her Supplementary Card to SwatchPAY!. But please note that if your mobile is registered on our system, you need to share the authentication code with her to verify the Card. Once added, she can use her watch to make payments with her supplementary Card.

34. How can I return a purchase if I used SwatchPAY! to make the purchase?

To return something you bought with SwatchPAY! you'll need your store receipt, just like you would for any other purchase. If the merchant asks you to swipe your Card, simply hold your smartwatch to the contactless payment terminal.

35. Something is wrong with my watch, can I send it for repair?

To repair your watch, please head to a Swatch store. Before our specialists try to fix your watch, you must suspend or remove the payment function. You will have to sign a document (provided by the store), that confirms that you've suspended the virtual payment Card before it goes in for repair.

36. How do I keep my device and Card details secure?

Never leave your device unattended.

Please be aware of unsolicited messages asking you to reveal any personal or financial information, to allow access to your devices or to install software.

Contact RAKBANK as soon as possible if you suspect any unauthorized use of your device, if it is lost/stolen, or if you think your details have been compromised.

Make sure your contact details are up to date with us so we can get in touch with you quickly should we need to.

37. What should I do if I still have questions or need assistance with SwatchPAY!?

Call us on 04-213-0000 or visit www.rakbank.ae