

### 1. What is Garmin Pay?

Garmin Pay is a contactless payment solution that lets you make secure, contactless payments with your smartwatch. You can use Garmin Pay everywhere contactless payments are accepted.

### 2. How secure is Garmin Pay?

Using RAKBANK Credit, Debit and Prepaid Cards with Garmin Pay is secure. There are number of security features Garmin Pay transactions have such as:

- Garmin Pay is safer than using a traditional Credit or Debit or Prepaid Card. Every transaction Garmin Pay requires the PIN to be entered 1 time in a 24 hour period if the watch is still on your wrist. Use a personal 4-digit PIN code for an added layer of protection.
- Your Card number and identity aren't shared with the merchant, and your actual Card number aren't stored on your device - instead a unique Token number is used.
- All transactions are monitored by RAKBANK's risk and fraud detection systems.

### 3. How can I add my RAKBANK Cards on Garmin Pay?

To get started, download the latest version of the Garmin Connect Mobile app on your smartphone or tablet and make sure your Garmin smartwatch is charged and follow these steps:

- Open the Garmin Connect Mobile app on your device, tap 'Garmin Devices', and select your Garmin smartwatch
- Select Garmin Pay and tap 'Create Your Wallet'
- Create a four-digit passcode to keep the wallet on your smartwatch secure
- Enter your Card details
- Read and accept the Terms and Conditions
- Enter the Authentication Code sent by SMS to your registered mobile number on our system
- Once you are done, your Card will be added to your wallet and you're good to go

### 4. How do I Manage my Garmin Pay Wallet

You can view detailed information about each of your payment cards, and you can activate, deactivate, or delete a card.

From the Garmin Connect Mobile app dashboard,  
Select Garmin Pay > Manage Your Wallet > Select the card  
Select an option:

To activate or suspend the card, use the Suspend Card toggle switch. When the card is suspended, you cannot use it to make purchases using your smartwatch

To delete the card, select Delete Card. The card is completely deleted from your wallet. If you want to add this card to your wallet in the future, you must enter the card information again.

### 5. How do I Change my Garmin Pay Passcode

You must know your current passcode to change it. Your passcode cannot be recovered. If you forget your passcode, you must delete your wallet, create a new one, and re-enter your Card information.

You can change the passcode required to access your Garmin Pay wallet on your device

- Open Garmin Connect Mobile app
- Select Garmin Pay > Reset Passcode
- Follow the on-screen instructions
- The next time you pay using your device, you must enter the new passcode

### 6. How does Garmin Pay work?

Garmin Pay uses Near Field Communication (NFC) to make contactless mobile payments. This ensures that Garmin Pay 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 Garmin Pay?

To get started, download the latest version of the Garmin Connect Mobile app on your smartphone or tablet and make sure your Garmin smartwatch is charged and follow these steps:

- Access the smartwatch's Control Menu
- Tap the Wallet icon and enter your 4 digit passcode
- Select the Card you want to use by swiping up or down or using the Up and Down buttons
- Hold your wrist near the contactless terminal
- A green tick will appear when the transaction is successful
- You will be prompted to enter your passcode every 24 hours or after every time you put the smartwatch back on after taking it off
- If you enter your passcode incorrectly 3 times, your wallet locks, and you must reset your passcode in the Garmin Connect Mobile app

### 8. Where can I see a list of transactions made with Garmin Pay?

You can view up to 10 most recent transaction records in the Garmin Connect Mobile app. In addition, you can view transactions on Cards statements and RAKBANK Digital Banking App.

### 9. Do I need to have my phone nearby to use Garmin Pay?

You don't need to have your phone nearby to use Garmin Pay. After you set up Garmin Pay, you can make payments from your smartwatch and leave your phone at home.

### 10. Can Garmin Pay be used to make online purchases?

No, Garmin Pay is focused on enabling simple and secure in-store payments.

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

Hold your device 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.

If you just added your card, wait 5-10 minutes. Each time you add a new card, it needs to be activated by the payment card network and the card issuer. Activation can take 5–10 minutes, and during that time, transactions won't go through. Make sure the store accepts contactless payments and that their terminal is functioning properly.

### 12. What to do if I'm getting an error when making a payment at the store

If your device acts like the transaction worked, ask the cashier for help. Garmin Pay sent the payment info, but the merchant's terminal had a problem accepting it. You may need to try again, or it may be that the merchant's terminal is not functioning properly or not setup to receive contactless payments.

If the merchant's terminal asks for chip & PIN card it means that the merchant requires the card for all chip & PIN purchases. You'll need to use your physical card.

If the terminal asks to present only one card, you should try again with your device's NFC antenna closer to the terminal.

If your transactions still won't go through or your card is declined, you'll need to contact RAKBANK.

## Frequently Asked Questions

### 12. Can I use Garmin Pay 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 Garmin Pay. Since the payment Cards on Garmin Pay are digital versions of your physical payment Cards, you need to remove the original payment Card from Garmin Pay 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.

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

If your watch is lost or stolen you can still suspend or delete your wallet from Garmin Connect Mobile on your phone. Your Cards will be suspended from the wallet.

### 15. Can I continue to use Garmin Pay if my physical RAKBANK Credit/Debit/Prepaid Card is due to expire?

You can continue to use Garmin Pay till your Card expiry date.

### 16. What happens with Garmin Pay if my physical RAKBANK Credit/Debit/Prepaid Card is temporarily blocked or suspended?

Your Garmin Pay transaction will be declined.

### 17. Can I continue using Garmin Pay if my physical RAKBANK Credit/Debit/Prepaid Card has been replaced?

No, you will need to add your new Card to continue using Garmin Pay.

### 18. Will my RAKBANK Credit or Debit or Prepaid Cards information still be on my device if it is formatted?

No. Factory resetting your device will remove all payment Cards registered on your device.

### 19. Does Garmin Pay have access to my RAKBANK accounts?

No, Garmin Pay does not have access to your RAKBANK accounts.

### 20. How many Cards can I register into Garmin Pay?

You can register up to 10 Cards.

### 21. How can I remove my RAKBANK Card from Garmin Pay?

To get started, download the latest version of the Garmin Connect Mobile app on your smartphone or tablet and make sure your Garmin watch is charged and follow these steps:

- From the Garmin app dashboard, tap the Account icon and select your device
- Tap the Wallet tile
- Find the Card you want to remove and tap Remove Card
- Sync your watch to remove the Card image from your screen

### 22. Do I need to be connected to Wi-Fi or my cellular data network to use Garmin Pay?

You would need an internet connection to initially add Cards / disable Cards from Garmin Pay. To make transactions, you do not need to have a cellular data or Wi-Fi connection.

### 23. Will I still earn rewards and benefits on my Card when I pay with Garmin Pay?

You will get all the benefits, rewards and protection that your RAKBANK Debit or Credit or Prepaid Card currently provides when you pay with Garmin Pay.

### 24. I am unable to add/use my Card on Garmin Pay. What should I do?

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

## Frequently Asked Questions

**25. Are there any charges for Garmin Pay?**

No charges for using Garmin Pay.

**26. How will I know a transaction was successful?**

After completing a payment using Garmin Pay, payment confirmation will be displayed on your smartwatch screen. Additionally, you will continue to receive transaction alerts through SMS on your registered mobile number.

**27. Is there anything I need to do if I sell/give away my smartwatch or upgrade to a newer model?**

All data on your smartwatch should be deleted before selling/giving away your device. You should also delete all Cards you have added to Garmin Pay. You should also remove your Card if you temporarily provide your device to someone else; for example if you need it repaired. If you replace or update your device, you will need to add your Card(s) to Garmin Pay again.

**28. If I disable all my RAKBANK Cards on Garmin Pay, does that cancel my physical Cards or can I continue to use them?**

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

**29. My wife has a supplementary Card. Can I enroll her Card in Garmin Pay on her mobile?**

Yes, you can. Follow the same steps to add her Supplementary Card into Garmin Pay but please note that since your mobile is registered on our system, you need to share Authentication code with her to verify the Card. Once added, she can use her smartwatch to make payments with her supplementary Card.

**30. The cashier asked for the last 4 digits of the Card, but the transaction still did not go through. What should I do?**

In the event you are asked to provide the last 4 digits of the Card when you make a Garmin Pay transaction, you should provide the merchant with the last 4 digits of the virtual account number or token, as that was the account number used in the purchase.

**31. How can I return a purchase if I used Garmin Pay to make the purchase?**

To return something you bought with Garmin Pay 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. For some returns, you might have to provide the last 4 digits of your virtual account number.

**31. Will the Card image in Garmin Pay match my physical Card?**

The Card image may not be an exact match. Keep in mind this doesn't affect how your Cards work with Garmin Pay.

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

- Never leave your device unattended
- Change your device passcode if you are in doubt that anyone else knows it
- 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

**33. What should I do if I still have questions or need assistance with Garmin Pay?**

Call us on 04-213-0000 or visit [www.rakbank.ae](http://www.rakbank.ae)