

Fitbit Pay



Frequently Asked Questions

1. What is Fitbit Pay?

Fitbit Pay is a contactless payment solution that enables you to make in-store purchases with their Fitbit Ionic and Fitbit Versa & Versa Special Edition smartwatches, together with Fitbit Charge 3 Special Edition tracker. You can use Fitbit Pay wherever contactless payments are accepted.

2. How does Fitbit Pay work?

Fitbit Pay uses Near Field Communication (NFC) technology to make contactless payments. The technology enables devices in close proximity to communicate and transmit tokenized payment card information from your device to a contactless payment terminal without sending your actual card information and without any direct physical contact. This ensures that

Fitbit Pay will work wherever contactless payment are accepted.

Payment transactions using NFC technology can be completed by simply waving the NFC enabled device on contactless terminals.

3. How can I add my CB Cards on Fitbit Pay?

To get started, download the latest version of the Fitbit app on your smartphone (iPhone / Android) and make sure your Fitbit watch is charged.

- Open the Fitbit app on your phone and navigate to your smartwatch settings.
- Tap Fitbit Wallet and follow the instructions to add your CB Visa / Mastercard Debit and Credit Card.
- If you haven't created a PIN code for your smartwatch, you will be asked to set one.
- Enter your Card details.
- Read and accept the Terms and Conditions.
- Enter the Authentication Code sent by SMS to your registered mobile number.
- Once you're done, Fitbit Pay will sync the activated Card to your smartwatch via Bluetooth.

4. Which type of CB cards can be used for Fitbit Pay?

All Visa and Mastercard – CB Credit and CB Debit cards issued for retail customers are available for Fitbit Pay.

5. Where can I use the Fitbit Pay?



You can use Fitbit Pay for in-store purchases wherever contactless payments are accepted or where you can see the contactless payment Logo.

6. How can I make a payment with Fitbit Pay?

To pay with your smartwatch:

- Press and hold the left button on your smartwatch for 2 seconds. Swipe to the Payments screen if it's not shown.
- If prompted, enter your 4-digit watch PIN code. Your default Card appears on the screen.
- To pay with your default Card, hold your wrist near the payment terminal.
- On a Versa / Versa Special Edition or Ionic smartwatch: To pay with a different Card, swipe across (from right to left) to find the Card you want to use and then hold your wrist near the payment terminal.
- On a Charge 3 Special Edition tracker: To pay with a different Card, tap on the screen to find the Card you want to use and then hold your wrist near the payment terminal.
- When the payment succeeds, your smartwatch vibrates, and you'll see a confirmation on the screen.

7. Do I need to be connected to Wi-Fi or my cellular data network to use Fitbit Pay?

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

8. Do I need to have my phone nearby to use Fitbit Pay?

You don't need to have your phone nearby to use Fitbit Pay. After you set up Fitbit Pay, you can make payments from your smartwatch.

9. Where can I see a list of transactions made with Fitbit Pay?

To see your recent transactions in the Fitbit app:

- From the Fitbit app dashboard, tap or click the Account icon and select your device.
- Tap the Wallet tile.
- Find the Card you added to your smartwatch and then scroll down to see your 3 most recent transactions. You will also receive an immediate notification from us after each transaction made using Fitbit Pay and will appear as they normally do on a Bank or Credit Card statements. It is not possible to show if a transaction was made using Fitbit Pay, contactless card or chip and PIN.

10. How secure is Fitbit Pay?

Using CB Credit and Debit Cards with Fitbit Pay is secure. There are number of security features Fitbit Pay transactions have. Some of them are:

- Your Card number and identity aren't shared with the merchant, and your actual Card numbers aren't stored on your device - instead a unique Token number is used.
- Commercial Bank monitors your transactions to identify any unusual account activity.

11. Who can use Fitbit Pay?

All CB Credit, and Debit Cardholders using Fitbit Ionic, Fitbit Versa & Versa Special Edition and the Fitbit Charge 3 Special Edition tracker can download the Fitbit app to their iOS or Android devices and use their smartwatches. Please note, some of Versa models is not supporting Fitbit Pay.

12. Which Fitbit devices support Fitbit Pay?

Fitbit Pay works with Fitbit Charge 4, Fitbit Charge 5, Fitbit Ionic, Fitbit Sense, Fitbit Versa 2, Fitbit Versa 3, and editions of Fitbit Charge 3 and Fitbit Versa that contain an NFC chip.

13. How can I change my default Card on Fitbit Pay?

To change your default Card:

- From the Fitbit app dashboard, tap the Account icon and select your device.
- Tap the Wallet tile.
- Find the Card you want to set as the default option.
- Tap Set as Default.

14. How can I remove my CB Card from Fitbit Pay?

- From the Fitbit 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 smartwatch to remove the Card image from your screen.

15. Can Fitbit Pay be used to make online purchases?

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

16. What should I do if my card is lost or stolen?

If your Card is lost or stolen, please call our Contact Centre on +974 44490000 to block the card. You should also remove the lost or stolen card from the Fitbit Pay by accessing Fitbit app settings and deactivating it from there.

17. What should I do if my smartwatch is lost or stolen?

If you lost your smartwatch, you can remove or suspend the Card you added to the device using the Wallet section of the Fitbit app. You can still make payments using the physical CB Credit or Debit Card. Note that no one can use your smartwatch to make a payment without first entering your personal 4-digit PIN code.

18. What should I do if my smartwatch and phone are lost or stolen?

If you lost both devices, you can log into your fitbit.com dashboard on a phone, tablet, or computer to delete the Cards you added to Fitbit Pay. You can still make payments using the physical CB Credit or Debit Card. Note that no one can use your smartwatch to make a payment without first entering your personal 4-digit PIN code.

To delete your Cards:

- Log into your fitbit.com dashboard.
- Tap the gear icon and select your device.
- Tap Fitbit Pay.
- Tap Deactivate Fitbit Pay.

Your Cards are deleted from Fitbit Pay and can no longer be used to make payments with your smartwatch.

19. What happens with Fitbit Pay if my physical CB Credit / Debit Card is temporarily blocked or suspended?

Your Fitbit Pay transaction will be declined if your Card is blocked or suspended.

20. How many Cards can I register into Fitbit Pay?

You can register up to 6 Cards.

21. Can I use Fitbit Pay overseas?

Fitbit Pay will work in all countries where contactless payments are accepted. We recommend you take your plastic card as a backup, as not all merchants in all countries may support contactless payments.

22. Is there a transaction limit on payment through Fitbit Pay?

You can pay within the available limit on your Debit card and Credit card.

23. Are there any charges for Fitbit Pay?

No charges for using Fitbit Pay. The usual credit or debit charges apply to purchases and some retailers may apply a Debit or Credit card surcharge to purchases made using any payment method, contactless or chip and PIN transactions.

24. How will I know a transaction was successful?

After completing a payment using Fitbit Pay, payment confirmation will be displayed on your smartwatch screen. Additionally, you will get an SMS on your registered mobile number.

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

All data on your watch should be deleted before selling/giving away your device. You should also delete all Cards you have added to Fitbit 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 CB Card(s) to Fitbit Pay again.

26. I am unable to add/use my Card on Fitbit Pay. What should I do?

Please pay with your physical Card and contact our Contact Centre on +974 44490000 for further assistance.