

Garmin Pay



Frequently Asked Questions

1. What is Garmin Pay?

Garmin Pay is a contactless payment solution that lets you make secure, contactless payments for in-store purchases with your Garmin watch. You can use Garmin Pay wherever contactless payments are accepted.

2. How does Garmin Pay work?

Garmin 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 Garmin 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 Garmin Pay?

To get started, download the latest version of the Garmin Connect Mobile app on your smartphone (iPhone / Android) and make sure your Garmin smartwatch is charged then 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 CB Visa / Mastercard Debit and Credit Card details.
- Read and accept the Terms and Conditions.
- Enter the Authentication Code sent by SMS to your registered mobile number.
- Once you are done, your Card will be added to your wallet and you're good to go.

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

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

5. Where can I use the Garmin Pay?



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

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

To pay with your Garmin smartwatch:

- 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.

7. 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.

8. 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.

9. 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 will also receive an immediate notification from us after each transaction made using Garmin 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 Garmin Pay, contactless card or chip and PIN.

10. How secure is Garmin Pay?

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

- 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. How can I remove my CB Card from Garmin Pay?

- From the Garmin Connect Mobile 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.

12. Can Garmin Pay be used to make online purchases?

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

13. 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 Garmin Pay by accessing Garmin Connect Mobile app settings and deactivating it from there.

14. 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 from Garmin Connect Mobile app on your phone.

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

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

16. How many Cards can I register into Garmin Pay?

You can register up to 10 Cards.

17. Can I use Garmin Pay overseas?

Garmin 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.

18. Is there a transaction limit on payment through Garmin Pay?

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

19. Are there any charges for Garmin Pay?

No charges for using Garmin 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.

20. 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 get SMS on your registered mobile number.

21. Is there anything I need to do if I sell/give away my watch 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 CB Card(s) to Garmin Pay again.

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

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