

ABOUT GARMIN PAY | FREQUENTLY ASKED QUESTIONS

GENERAL

1. What is Garmin Pay and can I participate as an OCBC Credit or Debit Card Member?

Garmin Pay is a simple and secure way to make everyday payments with your Garmin device that supports Garmin Pay. As an OCBC Credit and Debit Card Member, you can add any eligible OCBC Consumer Credit or Debit Card via the Garmin Connect Mobile app to your Garmin Pay wallet. Corporate Credit and Debit cards and private label cards are currently not supported.

2. Is the Garmin Connect Mobile App free?

Yes! The Garmin Connect Mobile app is available from the Apple App Store and Google Play Store free of charge.

3. Which Garmin models are eligible for Garmin Pay?

At the moment, Vivoactive 3 is the only model that supports mobile contactless payments.

To find out the latest Garmin devices that are compatible with Garmin Pay, visit

<https://explore.garmin.com/en-US/garmin-pay/>

4. Which mobile phone devices are eligible for Garmin Pay?

Garmin Connect Mobile App and Garmin Pay are supported on iOS and Android platforms. For iOS platforms, mobile devices have to run on iOS 9.3 or higher. For Android platforms, mobile devices have to run on Android 4.4 KitKat or higher.

To check on the compatibility of your device, please go to

<https://support.garmin.com/faqSearch/en-US/faq/content/pvL8aWsaLU2iKyvF8VrpP9>

5. Where can I use Garmin Pay?

You can use Garmin Pay to pay for items at merchants that accepts contactless payments. To determine if the store accepts Garmin Pay, look for the symbol below on the payment terminal:



6. How do I use Garmin Pay?

When you are ready to pay, press and hold the Action button on the right side of your Garmin device. Tap the Wallet icon on the Controls menu. If prompted, enter your 4-digit watch passcode. The first card that appears on the screen is the card that you used in your last transaction. If you would like to change the card to use, simply swipe upwards or downwards for your preferred card. When your preferred card appears on the screen, hold



your device near the contactless reader (with the watch facing the reader) to make payment within 60 seconds. Upon successful payment, your watch will vibrate, and you will also see a green tick on the screen.

Note that if you enter your passcode incorrectly three times, your wallet locks, and you must reset your passcode in the Garmin Connect Mobile app in order to use it again.

Also, while you are wearing the watch, you can make payments for the rest of the day without entering your passcode again. If you disable heart rate monitoring or remove the watch from your wrist or 24 hours has elapsed since your last passcode entry, you must enter the 4-digit watch passcode again before making a payment.

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

No, you don't need to have your phone nearby to use Garmin Pay. After you have set up your Garmin Pay wallet and have synced to your Garmin device, you can make payments from your watch and leave your phone at home.

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

You can view up to 10 most recent transaction records (applicable only for Visa card transactions) in the Garmin Connect Mobile app.

9. Is Garmin Pay secure?

Garmin Pay uses tokenized information. Hence, it does not save your payment card information on your Garmin device, Garmin Connect Mobile app, or server. The tokenized data is saved in an isolated safety chip in your device. It allows only authorized programs to access its contents, keeping sensitive data from malware or virus.

The device also requires you to enter your passcode every 24 hours or once it is removed from your wrist. Upon 3 unsuccessful passcode attempts, you would need to reset your password on the Garmin Connect Mobile app. Your original passcode is required when you reset your password. If you enter your original passcode incorrectly 3 times, the wallet would be deleted and you have to add your cards again to make payments with your Garmin device.

10. Is my Card account number or other information being shared with Garmin Pay?

No, your card account details are not shared with Garmin. Only tokenized information is stored on the Secure Element of Garmin device.

GETTING STARTED

11. How can I add my Card to Garmin Pay?

If you are a new user, download the Garmin Connect Mobile App and sign up for your access. Upon registration, set up your Garmin device and then select Garmin Pay to create your wallet and the passcode. Once that is done, tap on the "Add Card icon" located at the top right of your screen. You will need to:

- 1) Select your card type and accept Garmin's terms and conditions (T&Cs).
- 2) Enter your OCBC card details. Upon submitting the details, you will be asked to read and

accept OCBC T&Cs.

3) Verify your identity. You may request for a code to be sent to you via SMS or call OCBC Customer Service Hotline. For SMS OTP option, once you have keyed in the verification code, your verification process is completed and your card details will be synced to your Garmin device. You are ready to pay with your Garmin Pay as soon as your card appears in your wallet, which may take up to 10 minutes.

12. Why am I unable to add my Card to Garmin Pay?

Make sure that

- 1) You are using a supported OCBC credit or debit card
- 2) Your phone is connected to your Garmin device
- 3) Your software is updated to the latest version if needed

Remove the card from Garmin Pay, then try adding it again.

If you are having trouble verifying your card, make sure you have entered all the required information correctly.

If you still cannot add your card, you may call OCBC Customer Service Hotline.

13. What is a Security Code? Why is it required?

For security reasons, you will be required to enter your Security Code when adding your Card to Garmin Pay. The Security Code for your OCBC Card (Card ID or CVV) is the 3 digit, non-embossed number printed above your Card account number on the back of your physical Card.

14. I was prompted to receive a one-time Verification Code. What is this and why is it required?

For security purposes, we may ask you to enter a one-time Verification Code to confirm your identity. This code is a unique series of numbers and/or letters that you will receive via text. If prompted, please select how you wish to receive the one-time Verification Code and then enter that code into the appropriate field.

Please note that the SMS-OTP will be sent to the mobile number you have registered with OCBC. Your one-time Verification Code may expire if you aren't able to enter it within 3 minutes. If you are unable to get a one-time Verification Code, please contact OCBC Contact Centre: 1800 363 3333 (24-hour) and (65) 6363 3333 if you are calling from overseas.

15. Can I activate my Card on my mobile phone before activating my physical card?

Yes.

16. How long does it take to activate my OCBC Credit or Debit Card?

On average, activation should take place no more than 5 to 10 minutes.

During that time, you will not be able to use your card for mobile contactless payments. Please note that you will need a working Internet or data connection to activate your card.

17. How do I select the Card to pay with on my Garmin device?

The card that you first see when you launch Garmin Pay on your watch will be the card you used in the last transaction. To change to another card, simply swipe up or down to select a different card.

18. Can I add multiple Cards?

Yes. Garmin Pay wallet allows up to 10 cards.

19. Once I add my Card, how can I suspend the ability to make payments or remove Cards from my wallet and/or device?

To suspend or unsuspend your Card:

- 1) Launch Garmin Connect Mobile App (GCM). On the device page, select Garmin Pay and then click on "Manage Your Wallet".
- 2) Select the Card you want to suspend or unsuspend.
- 3) Tap on the toggle switch icon at the option "Suspend Card".
- 4) If this Card is stored on your Garmin device, sync GCM with your device to hide the card from your device wallet. If device is not synced, the card will still appear in GCM wallet although it has been suspended. When the card is suspended, it cannot be used to make payments.
- 5) To unsuspend your card, simply tap on the toggle switch icon to disable it.

To remove your Card:

- 1) Launch Garmin Connect Mobile App (GCM). On the device page, select Garmin Pay and then click on "Manage Your Wallet".
- 2) Select the Card you want to remove.
- 3) Click "Delete Card" to confirm. The Card will disappear from the Wallet.
- 4) If this Card is stored on your Garmin device, sync GCM with your device to remove it from your device wallet. If device is not synced, the card will still appear in GCM wallet although it has been deleted. However, it cannot be used to make payments.

If you want to add this card to your wallet in the future, you must enter the card information again.

20. How can I suspend or delete my Garmin wallet?

To suspend your Wallet:

- 1) Launch Garmin Connect Mobile App. On the device page, select Garmin Pay and then click on "Suspend Wallet".
- 2) Tap "Suspend" to confirm. Your wallet is now suspended.

To unsuspend your Wallet:

- 1) Launch Garmin Connect Mobile App. On the device page, select Garmin Pay and then click on "Unsuspend Wallet".
- 2) Tap "Unsuspend" to confirm. Your wallet is now unsuspended.

To delete your Wallet:

- 1) Launch Garmin Connect Mobile App. On the device page, click on "Delete Wallet".

2) Tap “Delete” to confirm. Your wallet is now deleted. Once you delete your wallet, it cannot be restored.

21. Why is the card image in Garmin Pay different than my physical card?

The payment card displayed in Garmin Pay is at the sole discretion of OCBC and may not necessarily match that of your physical card.

Using Garmin Pay

22. What is a Device Account Number and how is it different from my Card account number?

For your security, when you add your OCBC Credit or Debit Card to Garmin Pay, a Device Account Number is created for that Card on that device. It is separate and unique to your device and is different from your plastic Card number. Your Device Account Number is used to make purchases with your Card using Garmin Pay.

23. How will a Garmin Pay transaction appear on my OCBC statement?

Transactions done on Garmin Pay will be prefixed with the Device Account number found in your Garmin Pay wallet. E.g. -1234 Merchant xxx \$10.00.

24. How do I get a refund for something I purchased with Garmin Pay?

We do not process refunds.

25. What if I don't recognize the transaction that has been made?

A charge might appear on your statement that you wish to query. Just contact us and we will aim to help resolve the charge in question. For more information about the security of your OCBC Card account, visit <https://www.ocbc.com/personal-banking/policies.html>

26. Do I still get rewards (for example, OCBC\$ and Robs\$) when I use Garmin Pay? Will I also get to redeem my points?

Yes, you receive all of the same rewards, security and benefits of your OCBC Credit or Debit Card when you use it with Garmin Pay. Please visit your Card account on ocbc.com.sg or in the OCBC Mobile app to see your individual Card benefits. However, instant redemption of OCBC\$ and/or Robs\$ is not available through Garmin Pay.

27. What about LinkPoints? Will I get to earn LinkPoints and redeem it when I use Garmin Pay?

This feature is currently not available via Garmin Pay. Kindly use your physical card to earn and redeem LinkPoints.

Customer can use Garmin Pay to pay for their transactions and then present their Plus! cards to earn LinkPoints.

28. Will my Garmin Pay transactions be eligible for rebates?

Point-of-sale transactions using Garmin Pay will be considered as PayWave transactions and offline spend.

29. I'm facing issues with my device's software or hardware. What should I do?

If you are having difficulty with your software or hardware, please contact Garmin support centre by via email to service.sg@garmin.com, or via Garmin's toll free number at 800-8861-072. Alternatively, you can visit <https://support.garmin.com/en-SG/>

The Garmin call centre operates on every Monday to Friday, from 9am to 5pm, excluding national holidays

30. Why can't my device work at the store terminal?

Make sure the store accepts contactless payments and that their terminal is functioning properly. Hold your device a in a different way by flipping 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 have just added your card, wait 5 to 10 minutes. Each time you add a new card, it needs to be activated by the payment card network (Visa/MasterCard) and OCBC Bank. Activation may take 5 to 10 minutes, and during that time, transactions will not go through.

If none of these solutions work, contact Garmin for help.

31. Why am I 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 will need to use your physical card to make payments in this case.

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

32. Why am I locked out of my Wallet?

If you enter your passcode incorrectly 3 times, you will be locked out of your wallet and be asked to set another passcode. You will need to remember your original passcode in order to set the new one. If you forget your passcode, you must delete your wallet, create a new one, and re-enter your card information.

Managing Your OCBC Card(s) in Garmin Pay**33. Where can I view and manage my Card(s) in Garmin Pay?**

Launch Garmin Connect Mobile App, then click on "Manage Your Wallet" and you will be able to see the Card(s) you have provisioned in your wallet.

To view more details about that Card, tap on the individual Card.

34. What are the transactions listed with my Card in Garmin Pay?

You can view your last 10 purchases per OCBC Visa card in the “Transactions” section of your Card within Garmin Pay. Garmin Pay transactions made using a Mastercard Card will not be available for viewing at this point in time. To find out about the transactions made, please refer to the OCBC Mobile Banking App or Internet Banking for full details.

35. Why is the information shown in Garmin Pay different from my OCBC Online Statement?

Garmin Pay will only include your last 10 purchase transactions per OCBC Visa card. Please note that some of the listed transactions may be pending charges, which are temporary and are subject to change (for instance, pre-authorizations at restaurants and hotels). For all official statement information, please refer to your Card account information either on ocbc.com.sg or in the OCBC Mobile Banking app. If you suspect that there has been fraudulent activity on your account, please call OCBC Contact Centre: 1800 363 3333 (24-hour) and (65) 6363 3333 if you are calling from overseas.

36. Can I use my supplementary card on Garmin Pay?

Yes.

37. If I receive a replacement Card, do I need to update my Card information with Garmin Pay?

No. Your Device Account Number will be connected to your new Card number automatically. You can use your Card in Garmin Pay to make transactions before receiving your new plastic Card.

38. How do I remove my Card?

Refer point 19.

39. My device is lost or was stolen and I want to delete my Card. What should I do?

If your device is lost or stolen you can still suspend or delete your wallet from Garmin Connect Mobile App on your phone. These options are available on the Garmin Pay main menu and can be selected without the watch being connected. Refer to point 20 for instructions on how to suspend or delete your Garmin Pay Wallet. The suspend wallet option deactivates all cards in your wallet and the delete wallet option deletes all cards in your wallet.

If you believe your device or Garmin Pay Card information has been lost, stolen or compromised in any way, call OCBC Contact Centre immediately at 1800 363 3333 (24-hour) or (65) 6363 3333 if you are calling from overseas.

40. I am going overseas. Can I use Garmin Pay overseas and do I need to activate my magnetic stripe?

You can use Garmin Pay when traveling internationally at stores that accept contactless payments. Note that foreign transaction fees may apply to purchases made internationally depending on OCBC bank’s policy.



Overseas transaction made by Paywave/Paypass (NFC) does not require any overseas nor magnetic stripe activation.

41. Is there a cap on the transaction amount that I can use Garmin Pay for?

This is dependent on the type of terminal that the merchant is using.

Old terminal

Transaction up to \$100	Able to pay with mobile
Transaction above \$100	Use Physical Card & Sign (Contactless limit)

New terminal

Transaction up to \$200	Able to pay with mobile
Transaction above \$200	Able to pay with mobile