

All you need to know about Fitbit pay

About Fitbit Pay

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

Fitbit Pay is a simple and secure way to make everyday payments with your compatible Fitbit smartwatch. As an OCBC Credit and Debit Card Member, you can add any eligible OCBC Consumer Credit or Debit Card via the Fitbit App to your Fitbit Pay wallet.

Corporate Credit and Debit cards and private label cards are currently not supported.

2. Is the Fitbit App free?

Yes! The Fitbit app is available from the Apple App Store, Google Play Store, and Windows Store free of charge.

3. Which Fitbit models are eligible for Fitbit Pay?

Please refer to Fitbit's website for compatible models: <https://www.fitbit.com/global/sg/products>

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

Fitbit App and Fitbit Pay are supported on over 200 models across the iOS, Android and Windows platforms. To check on the compatibility of your device, please go to <https://www.fitbit.com/sg/devices> for full details.

5. Where can I use Fitbit Pay?

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



You will receive real-time notifications and details for your purchases when you use Fitbit Pay on compatible devices. Notifications will be sent for transactions made with Fitbit Pay only.

6. How do I use Fitbit Pay?

When you are ready to pay, hold the left button on your compatible smartwatch (about 1 – 2 seconds). If prompted, enter your 4-digit watch PIN code. When your card appears on the screen, hold your wrist/watch near the contactless reader. Upon successful payment, your watch will vibrate, and you will also see a green tick confirmation on the screen. You will also receive a push notification to your Fitbit App informing you of your recent purchase.

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

No, 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 watch and leave your phone at home.

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

You can view up to your 3 most recent transactions made with Fitbit Pay in the Wallet section of the Fitbit app, or review all of your Fitbit Pay transactions on your OCBC card statements.

To see your recent transactions in the Fitbit app:

1. On Fitbit app dashboard, tap or click the Account icon.
2. Tap or click your watch tile.
3. Tap or click the Wallet tile.
4. Find the card stored on your watch and then scroll down to see your 3 most recent transactions.

9. Is Fitbit Pay secure?

Fitbit Pay includes many security features. Fitbit Pay uses an industry-standard tokenisation platform to ensure your card information is never revealed or shared with merchants or with Fitbit. Fitbit Pay also requires you to use a PIN code for an added layer of protection.

For more information on Fitbit's privacy and security policies, see <http://www.fitbit.com/sg/legal/privacy>.

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

We will display certain account information on your device, such as data for your recent purchases, for each Card you selected to use with Fitbit Pay, but not your full account information.

Your card account details are not shared with Fitbit.

Getting Started

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

To add an OCBC Credit and Debit Card, download the Fitbit App and sign up for your access if you are a new user. Upon registration, set up your watch. After set-up is completed, with your watch nearby, go to the dashboard and tap on the "Account" icon and then tap on your Fitbit device tile. You will see a "Wallet" icon on your dashboard. Tap on it, and authenticate yourself via your phone's Touch ID or passcode. Proceed to key in your card account details and billing address. Your card account details will be sent to OCBC Bank for verification. While the bank verifies your account details, you will need to accept the OCBC Terms of Use for Fitbit Pay each time you add a new Card to Fitbit Pay. You are also subject to Fitbit's own terms & conditions. Upon verification, your card is now added and all you need now is to verify your identity by requesting for a code to be sent to you via SMS or by calling OCBC Bank. Once you have keyed in the code, your verification process is completed and your card details will also be synced to your watch. You are now ready to pay with your Fitbit Pay.

12. 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 Fitbit 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.

13. 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.

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

Yes.

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

After your card is added to your mobile phone, it will be activated by the payment card network (e.g. VISA, MasterCard), and OCBC. On average, activation should take place no more than 5-10 minutes after any additional verification requirements have been met such as entering your one-time password (OTP). During that time, you will not be able to use your card for Mobile Payments. Please note that you will need a working Internet or data connection to activate your card.

16. How do I select the default Card to pay with on my Fitbit device?

Go to the Fitbit App dashboard, click on the "Account" button on the bottom of the screen, select your Fitbit device and then click on "Wallet" tile. You will see the different Cards that you have provisioned on the Fitbit Pay Wallet. Scroll to the Card you wish to pay with on your watch and click the "Activate" button. Then sync with your watch. You are now ready to pay with that Card with your Fitbit device.

17. Can I add multiple Cards?

Yes. At this time, Fitbit allows up to 6 Cards on your Fitbit Pay wallet (on the App) and 1 default Card on your watch. To change the default Card on your watch, refer to point 16.

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

To remove your Card:

- 1) Launch Fitbit App > click on "Account" > click on your Fitbit device and then select "Wallet".
- 2) Tap on the Card you want to remove, scroll down and click on "Remove Card".
- 3) Click "Remove" to confirm. The Card will disappear from the Wallet.
- 4) If this Card is stored on your device, sync your device to remove it from your device.

To suspend your Card:

- 1) Launch Fitbit App > click on "Account" > click on your Fitbit device and then select "Wallet".
- 2) Tap on the Card you want to remove, scroll down and click on "Suspend Card".

3) Click “Suspend” to confirm.

4) If this Card is stored on your device, sync your device to remove it from your device.

19. Why is the card image in Fitbit Pay different than my physical card?

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

Using Fitbit Pay

20. 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 Fitbit 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 Fitbit Pay

21. How will a Fitbit Pay transaction appear on my OCBC statement?

Transactions done on Fitbit Pay will be prefixed with the Device Account number found on Fitbit pay. E.g. -1234 Merchant xxx \$10.00

22. How do I get a refund for something I purchased with Fitbit Pay?

We do not process refunds.

23. 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>

24. Do I still get rewards (for example, OCBC\$ and Travel\$) when I use Fitbit 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 Fitbit 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 Travel\$ is not available through Fitbit Pay.

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

This feature is currently not available via Fitbit Pay. Kindly use your physical card to earn and redeem LinkPoints. Customer can use Fitbit Pay to pay for their transactions and then present their Plus! cards to earn LinkPoints.

26. Will my Fitbit Pay transactions be eligible for rebates?

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

27. 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 visit Fitbit Help at <https://help.fitbit.com/>.

Managing Your OCBC Card(s) in Fitbit Pay

28. Where can I view and manage my Card(s) in Fitbit Pay?

Go to the dashboard and tap on the “Account” icon and then tap on your Fitbit device tile. You will see a “Wallet” icon on your dashboard. Tap on it again 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.

29. What are the transactions listed with my Card in Fitbit Pay?

You can view your last 3 purchases in the “Recent Transactions” section of your Card within Fitbit Pay.

30. Why is the information shown in Fitbit Pay different from my OCBC Online Statement?

Fitbit Pay will only include your last 3 purchases. 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 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.

31. Can I use my supplementary card on Fitbit Pay?

Yes. Only OCBC consumer credit and debit cards are supported on Fitbit Pay.

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

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

33. How do I remove my Card?

Refer point 18.

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

If you believe your device or Fitbit 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.

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

You can use Fitbit 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 transactions made by PayWave/PayPass (NFC) do not require overseas or mag stripe activation.