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December 2019

Garmin Pay™ Overview

The Garmin Pay feature allows you to use your watch to pay for purchases at stores and locations that support contactless payments using your credit or debit cards from a participating financial institution.

Here's what you need to use Garmin Pay:

1. Garmin Pay supported device

2. A supported card from a participating card issuer, visit garmin.com/garminpay/banks for list

3. Store or location that enables contactless payments – look for the contactless symbol

Contactless Symbol

Garmin Pay Supported Devices

D2™ Delta S	fēnix® 6S	fēnix 5S Plus	Forerunner® 945	Forerunner 645
D2 Delta	fēnix 6	fēnix 5 Plus		Forerunner 645 Music
D2 Delta PX	fēnix 6X	fēnix 5X Plus		

MARQ™ Expedition	Venu™	vívoactive® 4S	vívoactive 3	vívomove® Luxe
MARQ Athlete		vívoactive 4	vívoactive 3 Music	vívomove Style
MARQ Aviator				
MARQ Captain				
MARQ Driver				

Setting Up Your Garmin Pay Wallet

You can add up to 10 credit or debit cards from participating banks to your Garmin Pay wallet. Visit garmin.com/garminpay/banks to find participating financial institutions.
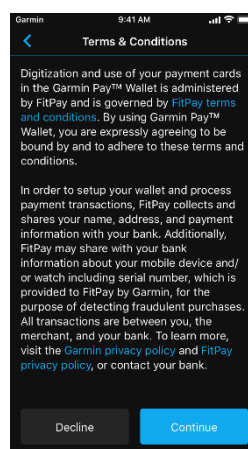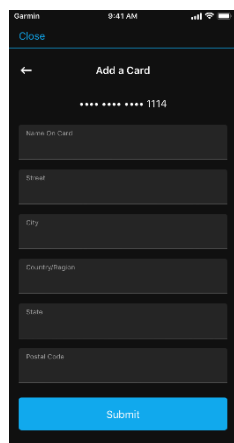
You can add cards two ways:

1. From the *More* page in the Garmin Connect Mobile app you can select *Garmin Pay*

2. From the *More* page in the Garmin Connect Mobile app you can select *Garmin Devices*
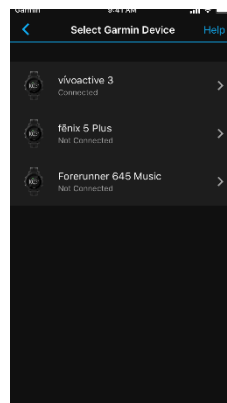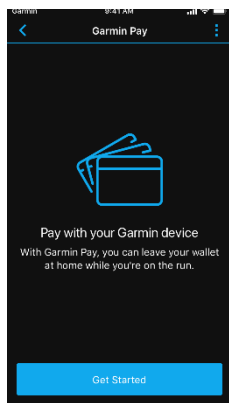
Follow the on-screen instructions which include creating a passcode and adding a card for payment
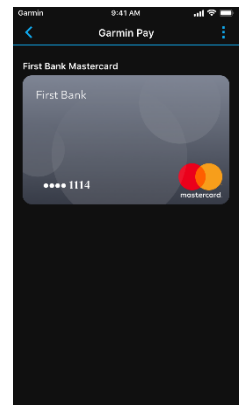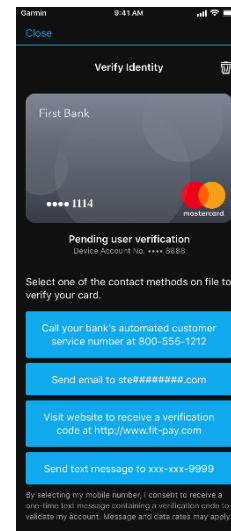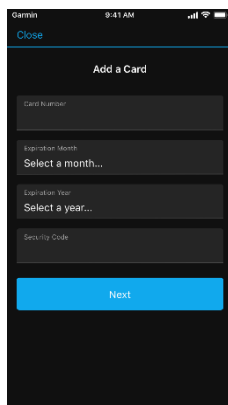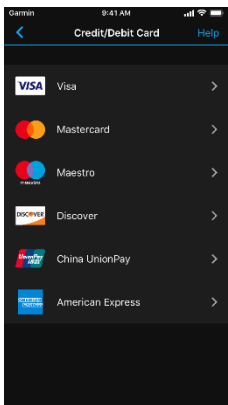
What conditions force the user to enter a pin?

Passcode entry is required when the wallet or wallet settings are accessed, in the following conditions

- •   Once if the watch has been removed and put back on wrist
- •   Once every 24 hours, even if the watch remains on wrist
- •   Each time if the watch is off wrist or if the optical heart rate is off

Paying for a purchase using your Watch

Before you can use your watch to pay for purchases, you must set up at least one payment card.

1. Use your device's buttons and/or touch screen where appropriate to

    a) present the controls menu
    b) then navigate to the Wallet icon.

2. Select the Wallet icon.

3. Enter your four-digit passcode.

NOTE: If you enter your passcode incorrectly three times, your wallet locks, and you must reset your passcode in the Garmin Connect Mobile app.

1. Swipe or press button to change to another payment card if desired
2. Within 60 seconds, hold your watch near the payment reader, with the watch facing the reader.

The watch vibrates and will display a green checkmark when it is finished communicating with the reader. The payment is processed using the payment card you selected.

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, remove the watch from your wrist, or 24 hours has elapsed, you must enter the passcode again before making a payment.

Managing Your Garmin Pay Wallet

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

1. From the *More* page in the Garmin Connect Mobile app, select *Garmin Pay*

2. Select a payment card

3. 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 on your device.
- • To delete the card, use the *Trash Can* icon. 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.

Changing Your 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 reenter your card information.

You can change the passcode required to access your Garmin Pay wallet on your device.
1. From the **Device** page in the Garmin Connect Mobile app, select a device

2. Select **Garmin Pay** > **Change Passcode**

3. Follow the on-screen instructions.

The next time you pay using your device, you must enter the new passcode
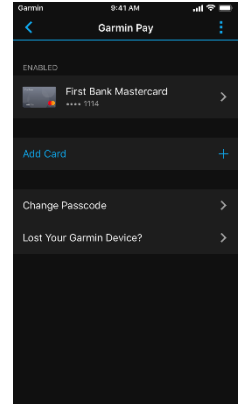
Frequently Asked Questions

How do I know if my card is supported?

You can find out if your card is supported from within the Garmin Connect Mobile app.
1. From the **More** page in Garmin Connect Mobile app, select **Garmin Pay**

2. Select ☰ or ⋯

3. Select **Supported Cards**, you'll be redirected to garmin.com/garminpay/banks

    a. Choose your country
    b. Choose your card type
You'll see a list of issuing banks
You can also view a list of supported cards at garmin.com/garminpay/banks
If your card is supported but you are unable to add it to your wallet, contact your bank or card issuer for help.

How do I add cards?

1. Enter card details—You can manually enter your card info

2. Accept terms and conditions—If your card is supported, you'll be asked to read and accept the terms and conditions from the issuer.

3. Verify your card — Once you accept the terms and conditions, you may be presented with a one-time identity verification requirement. You'll be sent a passcode via email, SMS, web, or a customer service call that you'll need to enter in your app. Once entered, your issuing bank will activate your card. Keep in mind, it may take up to 10 minutes before your card appears in your wallet.

I can't add cards

Before you do anything else, make sure...

•   you're using a supported card from a participating issuer
•   make sure the phone is connected to your Garmin device
•   you update your software, if needed

Remove the card from Garmin Pay, then add it again.

If you are having trouble verifying your card, make sure you're entering all the required information correctly.

If you still can't add a card, contact your bank or card issuer for help.

My device won't work at the store terminal

• Hold your device closer to the terminal to be sure your NFC antenna can make a connection. Tapping/touching your watch face to the terminal is also acceptable.
• 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.
• If none of these solutions work, contact Garmin for help

I'm locked out of my wallet

• If you enter your passcode incorrectly 3 times, you'll be locked out of your wallet on the device and asked to set another passcode. However, you will have 3 additional attempts to from the app on your phone. You'll need to remember your original passcode in order to set the new one.

## I'm getting an error when making a payment at the store

• If your device acts like the transaction worked (e.g. the "success checkmark" appears on the watch face), 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 your bank for help.

What if my watch is lost or stolen?

- If your watch is lost or stolen, you can still **suspend** or **delete** your card from Garmin Connect Mobile on your phone. These options are available on the Garmin Pay main menu and can be selected without the watch being connected. Reference **Managing your Garmin Wallet** for instructions.

How do I get my Garmin Pay ID?

1) You must have a wallet already setup
   a. iOS - Open Garmin Pay from more menu -> Long tap on the wrist/POS image (roughly 10 seconds)
   b. Android Settings -> App Diagnostics -> Garmin Pay
2) A pop up message should appear with Garmin Pay ID which can be copied and sent via email.
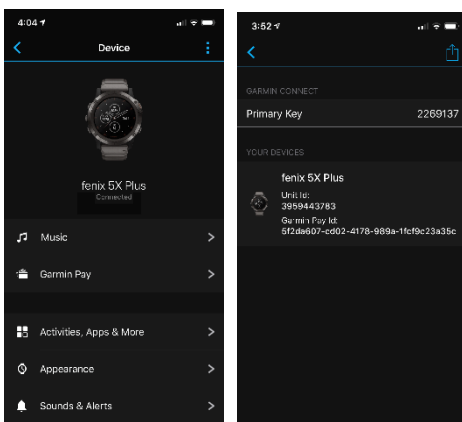
Can I see my transaction history within Garmin Pay?
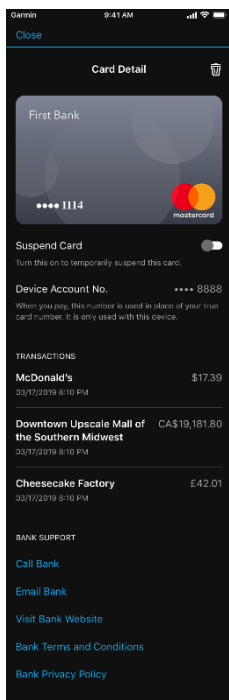
The ability to see past transactions, if permitted by your bank (Visa and Discover only), will be visible from within the Garmin Pay wallet. No transaction information will be visible on the watch.