

Garmin Pay: Frequently Asked Questions (FAQ)

Overview

1. What is Garmin Pay?

Garmin Pay is a third-party mobile wallet feature within Garmin device that allows you to securely store your cards. Garmin Pay allows you to use your watch to pay for purchases at stores and locations that support contactless payments using your credit or debit cards.

2. Why should I use Garmin Pay?

Security and privacy are built into every part of Garmin Pay to keep all your essentials protected. When you tap to pay with your Garmin device, Garmin Pay doesn't share your real credit/debit card number with the business, so your payment info stays safe.

3. Where can I use Garmin Pay?

You can use Garmin Pay to tap and pay everywhere contactless payment is accepted. Just look for the contactless symbol at checkout.



Contactless Symbol

4. Where can I download Garmin Pay?

The Garmin Connect Mobile app on Android and iOS now supports Garmin Pay. Please update the Garmin Connect Mobile app on your device to the latest version. More information about Bluetooth connection: <https://support.garmin.com/en-MY/?faq=pvL8aWsaLU2iKyvF8VrpP9&productID=125677&tab=software>

5. Do I need to pay to use Garmin Pay?

No, transactions are processed with the same fees using a physical card.

6. Which device support Garmin Pay?

Please check Garmin's product and Garmin Pay website for more information.

7. What is NFC?

Near Field Communication or NFC is a method of wirelessly transmitting data using radio waves. Garmin Pay uses NFC for in-store payments to wirelessly transmit payment data to payment terminals with NFC readers that have been activated for use.

8. Which PB Credit/Debit Cards or PIB Credit Cards-I can I register to Garmin Pay?

PB Credit/Debit Cards and PIB Credit Cards-I that support Garmin Pay are:

- PB Visa Infinite Credit Card
- PB World Mastercard Credit Card
- PB Visa Signature Credit Card
- PB Quantum Visa Credit Card
- PB Quantum Mastercard Credit Card

- PB Visa Platinum Credit Card
- PB Platinum Mastercard Credit Card
- Mutual Gold-PB Visa Platinum Credit Card
- PB Visa Gold Credit Card
- PB Gold Mastercard Credit Card
- PB-AIA Visa Gold Credit Card
- PB-Petron Visa Gold Credit Card
- PB Visa Debit Card
- PB-Petron Visa Debit Card
- PB Visa Business Card
- PB Visa Commercial Card
- PB Visa Lifestyle Debit Card
- PB Mastercard Lifestyle Debit Card
- PB RCB Mastercard Premier Debit Card
- PB UTAR Mastercard Debit Card
- PB TARC UMT Mastercard Debit Card
- Public Islamic Bank Visa Platinum Credit Card-i
- Public Islamic Bank Platinum Mastercard Credit Card-i
- Public Islamic Bank Visa Gold Credit Card-i
- Public Islamic Bank Gold Mastercard Credit Card-i

9. Can I use Garmin Pay in foreign countries?

You can use Garmin Pay to tap and pay everywhere contactless payment is accepted. Just look for the contactless symbol at checkout.



Getting Started

1. What do I need to start using Garmin Pay?

- A compatible iOS or Android mobile phone device with latest version of Garmin Connect Mobile App, please refer to [Garmin Connect App Compatibility Requirements](#).
- A supported PB payment card
- A Garmin Pay supported device

2. How can I create my own Garmin account?

When you launch Garmin Pay for the first time, you will be asked to sign in to a Garmin account in Garmin Connect Mobile app if one is not already signed in on the device. If you do not have an account, you may create one at that time.

3. How to add my card to Garmin Pay?

- Open the Garmin Connect app or download it on the App or Play Store
- Select 'Garmin Pay'

- Select 'Add Card'
- Read and accept the Terms & Conditions
- Enter the card details
- Choose a verification method (via SMS, e-mail or by contacting PB Card Customer Service)
- Enter the verification code
- You're all set!

4. How many cards can I add to Garmin Pay?

You can add up to 10 credit or debit cards in one Garmin Pay device

5. If unable to add a card what should I do?

- Ensure your phone is connected to your Garmin device
- Ensure you have updated your software, if needed
- Ensure your credit card issued is supported PB payment card
- Remove card from Garmin Pay, then add it again

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

6. Can I register the same card with more than one device using Garmin Pay?

No, one PB Credit/Debit Card or PIB Credit Card-I can only be registered to one device using Garmin Pay.

7. Can I add my card to Garmin Pay when I am overseas?

Yes. However, attempting to add a card to Garmin Pay while you are outside Malaysia requires you to be able to receive SMS, e-mail or to contact PB Card Customer Service.

8. How long will it take for my card to activate after adding it to Garmin Pay?

There is no separate activation needed for using a card which has been added to Garmin Pay.

9. When I attempt to add a card to Garmin Pay, a message tells me that it cannot accept my card and to contact my bank. What can I do?

Contact PB Card Customer Service for assistance.

10. Can I use Wi-Fi to add my card to Garmin Pay?

Yes. However, for the best experience, the device should have a SIM card installed. If you encounter any issues when registering the card over Wi-Fi, we suggest switching to a cellular data connection.

11. What should I do if I have an issue adding a payment card to Garmin Pay?

Contact PB Card Customer Service for assistance.

12. How to set frequently used cards?

Every time you use your compatible device to visit the Garmin Pay page, the device will record every card you used last time. Every time you access Wallet on your watch, it will display your most recent card as your first card.

13. How do I make purchases with Garmin Pay?

In-store

- Unlock your Garmin device
- Go to Garmin Pay feature(For how to go to “Garmin Pay”, please see the user manual of your watch)
- Enter your four-digit passcode
- Hold it near the terminal
- The watch will vibrate and will display a green check mark to confirm the payment is complete

If the check mark is not on the screen:

- Try holding the device in a different way
- Hold the device closer to the payment reader
- Hold the device for a few extra seconds

If there is a check mark but the cashier says the payment did not work, double-check that the store accepts contactless payments.

You may be prompted for the card’s Personal Identification Number (PIN).

Note: This PIN is different from the device’s PIN

14. When do I need to enter a passcode on Garmin device?

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

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

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

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 payment.

15. How do I change my passcode?

- Select “Garmin Pay”
- Change Passcode
- Follow on-screen instructions

You must know your current passcode to change it. Your passcode cannot be recovered. If you forgot your passcode, you must delete your wallet, create a new one, and reenter your card information.

16. What will happen if I enter the wrong password on my watch?

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.

17. Can Garmin Pay be used to make online or in-app purchases?

No, Garmin Pay can only be used for in-store contactless payment purchases.

18. How do I return a purchase if I used Garmin Pay to make the payment?

All purchases made with Garmin Pay can be returned according to the store's policies. In some instances, a merchant may ask for your physical card to complete the return.

19. Do I need to have an active internet data connection to make payment using Garmin Pay?

No, Garmin Pay does not require internet data connection of Garmin device to make payment.

20. How can I keep track of purchases I've made with Garmin Pay?

Please go to Garmin Connect Mobile app to check the recent transactions.

- Some stores' checkout processes may show payment history twice per payment, or may show the amount before the sale. But such display will not affect the actual payment amount. The actual payment amount will be the amount shown on your bank statement.
- To find the full payment history or the actual payment amount. Please check your payment history from MyPB app.

21. For some cards, Garmin Pay does not keep track of the purchases I have made using the app. Is there an issue with the app or my card?

No. Displaying transaction history may not be available under few circumstances. Contact PB Card Customer Service should you require further clarification on your transaction history.

22. The card image I see in Garmin Pay does not match my physical card. Is there an issue with my card?

No. The card displayed in Garmin Pay may not always exactly match the physical card.

23. How do I delete my card from Garmin Pay?

- Open the Garmin Connect Mobile app
- Select Garmin Pay
- Select the card you want to remove
- Select three dots at the top right corner

- Select 'Remove'
- Select 'Yes, remove' to confirm

Contact PB Card Customer Service for assistance should you face any difficulties removing a card.

24. What should I do if I lose my original payment card and then receive a replacement card?

The payment cards on Garmin Pay are digital versions of your physical payment cards. If you lose your original payment card and then receive a replacement card, you need to remove the original payment card from Garmin Pay and register replacement card.

25. Can I continue to use my physical payment card if I suspend Garmin Pay or delete the digital equivalent on Garmin pay?

Yes. When you suspend Garmin Pay or delete a registered card, you are only suspending the token, or digital card number, that has been assigned to your device for that card.

26. The cashier is asking me for the last four digit of my card number. I provided them with the number, but the transaction failed. What went wrong?

In rare cases, the merchant may ask you for the last four digits of the card number. You will need to provide the last four digits of Device Account Number instead of the last four digits of the physical card. For ease of use, it is located under the card details of your Garmin Connect app.

Note: A Device Account Number is a unique number, assigned to your physical card when it is registered for Garmin Pay. You check Device Account Number in Garmin Pay card detail page in Garmin Connect Mobile app

27. The cashier is asking for chip & PIN card! What does this mean?

It means that the cashier requires the card for all chip & PIN purchases. You'll need to use your physical card. If the cashier asks to present only one card, you should try again with your device's NFC antenna closer to the terminal.

28. 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 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

29. Can I use Garmin Pay at an Automated Teller Machine (ATM)?

No, Garmin Pay is not available for use at ATMs.

30. Is there any transaction limit when using Garmin Pay?

Yes, the transaction limit that applies to Garmin Pay is the same as your physical card. For in-store payments, contactless transaction limit applies. If a PIN is required to authorise a payment, you will need to enter your physical card's PIN at the terminal.

Payment Security

1. How secure is Garmin Pay?

Security Overview

Garmin Pay uses innovative financial security tokenization, which stores information on a security chip on the device and must receive permission to access information. This method can keep important data safe from data theft or viruses.

In store security (Tokenization)

When you tap to pay with your Garmin device, Garmin Pay does not share your actual card numbers with the business, so your payment info stays safe.

2. What is tokenization?

Tokenization is a method of replacing your sensitive payment card information (Card Number, Expiration Date, Security code, etc.) with a device-specific 'token' which acts as a surrogate value. Tokens are used to protect your payment information and to reduce the security risks inherent to plastic cards.

3. How can a token be deleted?

Token deletion can happen in the following scenarios:

- Payment card removed from Garmin Pay
- Initiated by the Bank upon Cardmember's request

4. What should I do if my device is lost or stolen?

If your device has been lost or stolen, there are a few options you can do:

- You can prevent unauthorised payments being made with your card on Garmin Connect app by locking your device remotely by tapping on "Lost Your Garmin Device" to delete/deactivate the token.
- You may also suspend the card. When the card is suspended, you cannot use it to make purchases on your device.

5. If I were to switch phones, do I need to add the cards all over again?

Your card is stored in Garmin device instead of your phone. If you change the phone but log in with the same Garmin account, you can still see your added card in Garmin Pay wallet.

6. Does Garmin Pay have access to my bank accounts?

No. Garmin Pay does not have access to your bank accounts.

7. Will my Garmin Pay information still be on my device if it is formatted?

No. Formatting your device will remove all payment cards registered to your device.

8. If I send my Garmin device for repair, do I have to reset Garmin Pay?

Yes, we suggest you delete card or reset Garmin Pay before repair. If you forget to delete card, Garmin Pay will still protect your card safely by device passcode and the card will be deleted if device connects to other Garmin account logged in Garmin Connect Mobile.

9. If I reset my device, what happens to my Garmin Pay service?

When performing a factory data reset, all payment information in Garmin Pay will be deleted. You will need to set up and add your payment card information into Garmin Pay again after your device has been reset.