

FITBIT AND GARMIN PAY | FREQUENTLY ASKED QUESTIONS

OVERVIEW

What are Fitbit Pay and Garmin Pay?

These new “pays” allow for contactless, tokenized transactions through a watch. They use secure-elementbased, near field communication (NFC) tap-and-pay wearables similar to the Apple Watch® used with Apple Pay®. Account management, provisioning and lifecycle management are done via a companion app on a smartphone. Tokenization authentication methods are also the same as Android Pay™, Samsung Pay™, etc.

Where can my members use Fitbit Pay and Garmin Pay?

Fitbit Pay and Garmin Pay can be used to purchase items in any store that accepts contactless payments. To determine whether the store accepts Fitbit Pay or Garmin Pay, members should look for the symbol below on the payment terminal:



Which devices will support Fitbit Pay and Garmin Pay?

Please visit <https://www.fitbit.com/fitbit-pay> or <https://explore.garmin.com/en-US/garmin-pay/> for a current list of compatible devices.

How do I use these digital wallets?

There is a Wallet section in each of the apps where you add and remove payment cards, set a default card for the watch, edit a payment method and review recent purchases. If you lose your watch, you can also suspend the cards on it for added security.

Do I have to enter a PIN code to make a payment?

When you set up Fitbit Pay and Garmin Pay, the device lock on the watch is turned on automatically and a user is prompted to set a personal 4-digit PIN code. Depending on the device lock setting you choose, you must enter a PIN code to unlock the watch each time you put it on your wrist or the first time you make a payment since last taking off the watch. The watch remains active for 24 hours.

Do I need to have a phone nearby to use Fitbit Pay or Garmin Pay?

No, you will not need to have your smartphone nearby to use Fitbit Pay or Garmin Pay. After you set up Fitbit Pay and/or Garmin Pay, you can make payments from your watch and leave your phone at home.

Where can I see a list of transactions made with Fitbit Pay or Garmin Pay?

You can see the three most recent transactions made with Fitbit Pay in the Wallet section of the Fitbit app on your phone, or you can review all of your Fitbit Pay transactions on your Honda FCU Union digital banking site. Garmin Pay transactions can be seen in the wallet section of the Garmin app on your phone, or you can review all of your Garmin Pay transactions on your Honda Federal Credit Union digital banking site.

Which Honda FCU cards can be used with Fitbit Pay and Garmin Pay?

Fitbit Pay and Garmin Pay currently support Honda FCU Visa Debit and Credit Cards.

Can Fitbit Pay and Garmin Pay be used internationally?

Yes, provided you notify Honda FCU of your travel. You can report your travel plans by giving us a call at 1-800-634-6632.

SECURITY

Are Fitbit Pay and Garmin Pay secure?

Yes, both Fitbit Pay and Garmin Pay use the industry standard tokenization platform to ensure card information is never revealed or shared with merchants or with Fitbit and Garmin. Fitbit Pay and Garmin Pay also require users to use a personal 4-digit PIN code for an added layer of protection. You still enjoy all the benefits of your Honda FCU Visa credit card, which includes our Zero Liability policy that protects you from unauthorized Visa purchases.

What if the watch is lost or stolen?

If you lose your watch, you can remove or suspend any card you added to the device using the Wallet sections of the Fitbit and Garmin apps. You still can make payments using your physical debit or credit cards. And remember, for added security, no one can use your watch to make a payment without first entering your personal 4-digit PIN code.

What if both the phone and the watch are lost or stolen?

If both devices are lost, you can log into fitbit.com or garmin.com and access the dashboards on a phone, tablet, or computer to delete the cards you added to Fitbit Pay or Garmin Pay. You still can make payments using your physical debit or credit cards. Again, no one can use your watch to make a payment without first entering your personal 4-digit PIN code. You can also contact us at 1-800-634-6632 and press option 2 and then option 3 for Digital Wallet assistance.

What if we need more information on Fitbit Pay?

Please visit: <https://www.fitbit.com/fitbit-pay>

What if we need more information on Garmin Pay?

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

