

Q: What is Garmin Pay™?

A: Garmin Pay™ is a contactless payment solution designed for people who are always on the move. Whether you grab a cup of coffee after your morning run or get a bite to eat while out on a ride, Garmin Pay™ lets you make purchases quickly and almost effortlessly with nothing needed but your watch.

Q: Which Garmin devices are capable of using Garmin Pay™?

A: The Following Devices have been confirmed to be Compatible with Garmin Speak and Garmin Speak Plus:

Phones with Android 6.0 (Marshmallow) and higher.

iPhone X.

iPhone 8, 8 Plus.

iPhone 7, 7 Plus.

iPhone SE.

iPhone 6, 6s, 6 Plus, 6s Plus.

iPhone 5, 5c, 5s.

iPad Pro 12.9 in (1st and 2nd generation), 10.5 in, 9.7 in.

Visit support.garmin.com/en-US/?faq for a full list of compatible devices.

Q: Is Garmin Pay™ free?

A. Yes, there is no charge to use Garmin Pay™, however, depending on your data plan; message and data rates may apply. First Florida Credit Union credit card Terms & Conditions and your debit card Deposit Account Agreement will apply for all purchases.

Q: How does Garmin Pay™ work?

A: Garmin Pay™ uses technologies built into your device that create an electronic version of your debit and credit cards. Garmin Pay™ works with many credit and debit cards from major banks. By adding your supported cards into your Garmin Pay wallet you'll be able to enjoy all the rewards and benefits of your physical cards, right on your wrist.

Q: Which First Florida cards will I be able to use with Garmin Pay™?

A. Currently, you are able to use your FFCU debit card and/or your FFCU credit card.

Q. Will the card image in Garmin Pay™ match my physical card?

A. In most cases, yes. However in some cases the card in Garmin Pay will not match your physical card. In these cases, you will see an image of a card with the First Florida logo on it as a symbol of your card.

Q. Are my payments safe with Garmin Pay™?

A. Yes, when using Garmin Pay™, your First Florida card number is not stored on your watch or given to the merchant. Garmin takes the security of your payment information seriously. That's why Garmin Pay protects you by using watch-specific card numbers and transaction codes every time you make a purchase. And your card number is not stored on your device, on our servers or passed to merchants when you pay.

Q. Is my privacy and personal information protected?

A. Yes. Garmin Pay does not store your credit or debit card number on your device; you never reveal your name, card number (only the last four digits will appear) or security code to merchants.

Q. Where can I use Garmin Pay™?

A. Almost anywhere you can make contactless payments. Keep an eye out for participating stores, and check the list of compatible banks and credit cards. More will be added over time. For more information visit www.garmin.com/en-US/garminpay/banks. You may also look for these contactless symbols at checkout.



Q. What if my First Florida card is lost or stolen?

A. Please contact us at (800) 766-4328 Ext. 3 immediately and mention that you're a Garmin Pay customer. We'll cancel your card so that no more purchases can be made. You should also remove the lost or stolen card from your digital Wallet. When you receive your replacement card, you will need to add the new card to Garmin Pay before making any new Garmin Pay purchases.

Q. What if I lose my device?

A. If you have previously connected your device to your smartphone or tablet through the Garmin Connect app and the Garmin device is within Bluetooth range of your mobile device, the Find My Device (also known as Find My Watch or Find My Edge) feature may be able to locate it.

Q. How do I add my FFCU card to Garmin Pay™?



A. You can add up to 10 credit or debit cards to your Garmin Pay wallet. From the Garmin Connect™ app, select Menu symbol or Menu symbol. Select Garmin Pay > Menu symbol > Add Card. Follow the on-screen instructions. After the card is added, you can select the card on your watch when you make a payment

Q. Can I opt out of Garmin Pay™ at any time?


A. Yes, adding your credit or debit cards to Garmin Pay Connect™ app is your choice; you can quickly delete a payment card from Garmin Pay wallet. Deleting a card will only remove the payment information, including the digital card number (token) from the device. Your physical card will remain active.

You can temporarily suspend or delete a card.

NOTE: In some countries, participating financial institutions may restrict the Garmin Pay™ features.

1. From the Garmin Connect™ app, select  or 
2. Select **Garmin Pay**.
3. Select a card.
4. Select an option:
 - o To temporarily suspend or unsuspend the card, select **Suspend Card**.

The card must be active to make purchases using your Forerunner® device.

- To delete the card, select .

Q: How do I get a refund for something I purchased with Garmin Pay™?

A. Returns made through Garmin Pay™ are handled the same way as with your physical card – according to the store’s policies. The store may require you to hold your device over the card reader or the Near Field Communication reader to complete the return.

Q: How can I view transactions with Garmin Pay™?

A. You can view the last ten Garmin Pay transactions made with a Visa card in the Garmin Pay wallet on your mobile device. Garmin Pay transactions made with Mastercard cannot be viewed in the Garmin Pay wallet on your mobile device at this time. To view Garmin Pay transactions made with a Mastercard, you need to log into Online or Mobile Banking and check your transaction details. The transactions displayed in Online or Mobile Banking will not be differentiated as Garmin Pay transactions.

More information is available at explore.garmin.com/garmin-pay. See also [Terms and Conditions](#).

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Updated June, 2022