
IMB Garmin Pay - Frequently Asked Questions

About Garmin Pay

What is Garmin Pay?

Garmin Pay is an easy and secure mobile payment service that allows you to make contactless payments with your compatible Garmin smart watch.

For more information about Garmin Pay please visit
<https://explore.garmin.com/en-AU/garmin-pay/>

Are my payments safe with Garmin Pay?

Yes, Garmin Pay does not keep your payment information on their servers and your card details are never shared with merchants.

For more information about Garmin Pay security and privacy, please visit
<https://www.garmin.com/en-AU/privacy/global/policy/>

Which Garmin Devices can I use?

A full list of compatible Garmin Devices can be found at
<https://explore.garmin.com/en-AU/garmin-pay/>

Does it cost me anything to use Garmin Pay?

No, it doesn't cost you anything extra to use Garmin Pay.

You will need an active internet connection to add your card to Garmin Pay, so be aware that message and data rates may apply – depending on your plan.

Which IMB cards are eligible for Garmin Pay?

You can load any IMB Visa Debit Card to Garmin Pay.

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Setting up Garmin Pay

How do I add my Garmin device to the Garmin Connect app?

1. Download the Garmin Connect app onto your smart phone
2. Open the Garmin Connect app
3. Tap on the menu bar and select **Garmin Devices**
4. Follow the prompts to **add** your Garmin device to the Garmin Connect app

How do I add a card to Garmin Pay?

1. Open the Garmin Connect app and select your Garmin device
2. Select **Garmin Pay**
3. Tap **Create Your Wallet**
4. Follow the onscreen instructions, this includes setting up a four-digit passcode to secure your wallet
5. Scan your card image or enter your details manually
6. Verify your card

For more information on how to set up Garmin Pay, please visit www.imb.com.au/garminpay

How do I activate my card with Garmin Pay?

For security reasons, IMB will require you to complete a verification check before activating your card with Garmin Pay.

We will either send you a one-time password to the mobile number you have registered with IMB or we will ask you to contact us on 133 462.

Can I add my card to multiple devices?

Yes, you can add your card on up to nine eligible devices.

Can I add multiple cards to one device?

Yes, you can add up to ten cards to your Garmin Pay wallet.

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Using Garmin Pay

Where can I use Garmin Pay?

Garmin Pay can be used anywhere that accepts contactless payments.

To determine if the store accepts contactless payments, look for the symbol below on the payment terminal:



Can I use Garmin Pay internationally?

Yes, you can use Garmin Pay at participating merchants internationally.

Be aware that some international merchants will not accept Garmin Pay. IMB recommends taking your Visa Debit card with you on your travels.

How do I make in-store payments with my Garmin device?

When you set up Garmin Pay, you're prompted to set a 4-digit PIN code for your device. You will need to enter your PIN code the first time you use Garmin Pay since last taking off your device, or if it's been 24 hours since you last made a payment.

To make a purchase, follow these steps;

1. Press and hold the action button to bring up the controls menu
2. Select the Wallet icon
3. If you have added multiple cards to your Garmin Pay wallet, swipe up or down to choose another card
4. Hold your watch to the payment reader

Do I need to have my phone nearby to use Garmin Pay?

No. Once Garmin Pay has been set up, you don't need to have your phone nearby to make payments with Garmin Pay.

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Using Garmin Pay *Continued*

Is there a transaction limit for Garmin Pay in-store?

Depending on the store and transaction amount, you might need to sign a receipt or enter your PIN (your plastic IMB Visa Debit Card Pin Number).

How can I do a refund with Garmin Pay?

You can return the item to the merchant as you normally would. Some retailers will be able to process the refund to the device; however, some retailers may still require the plastic card to perform the refund.

In some cases, you may be required to provide the last four digits of the Device Account Number. This can be found by tapping on your card within the **Manage Your Wallet** section of the Garmin Connect app.

Where can I see details of the transactions I've made with Garmin Pay?

Your 3 most recent transactions made with Garmin Pay can be found with the Garmin Connect app. To see your recent transactions in the Garmin Connect app;

1. Select your device within the Garmin Connect app
2. Tap on **Garmin Pay**
3. Tap **Manage Your Wallet**
3. Select your card and scroll down to see your most recent transactions.

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Managing your cards with Garmin Pay

How do I Change my default card in Garmin Pay?

Your default card for Garmin Pay is your most recently used card. Swipe up or down within the Garmin Pay wallet to select a different card for purchase.

How do I Suspend my card from Garmin Pay?

If you have misplaced your Garmin device, you can suspend your card and/or wallet by using the Garmin Connect app on your phone.

1. Open the Garmin Connect app
2. To temporarily suspend all cards in your wallet select **Suspend Wallet**
 - Alternatively, to suspend a specific card, go to **Manage Your Wallet**, click on your card and select **Suspend Card**

To resume your card, repeat the steps above and then tap Unsuspend Card/Wallet

Furthermore, you should also contact IMB on 133 462 to ensure all necessary steps have been actioned.

How do I Delete my card from Garmin Pay?

If you have lost your Garmin device, you can delete your card and/or wallet by using the Garmin Connect app on your phone.

1. Open the Garmin Connect app
2. To delete all cards in your wallet select **Delete Wallet**
 - Alternatively, to delete a specific card, go to **Manage Your Wallet**, click on your card and select **Delete Card**

Furthermore, you should also contact IMB on 133 462 to ensure all necessary steps have been actioned.

Do I need to update my card information when I receive my replacement Visa card?

No, once you have activated your replacement Visa Debit card, your digital card will automatically be updated with your new card details.

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Managing your cards with Garmin Pay *Continued*

What should I do if my Visa Debit card is lost or stolen?

You should contact IMB immediately on 133 462 so the lost or stolen card can be cancelled. If you are overseas and need to contact IMB please call +61 2 4298 0111.

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

You can use the Garmin Connect application on your smart phone to remotely suspend/delete your cards from Garmin Pay.

Furthermore, you should also contact IMB on 133 462 to ensure all necessary steps have been actioned.

Will Garmin Pay continue to work if my plastic Visa Debit Card has been Lost or Stolen?

Yes, if you had enabled Garmin Pay prior to your plastic card being lost or stolen, your digital card will continue to work*.

You need to contact IMB when you discover that your plastic card has been lost or stolen and request a replacement Visa Debit Card.

Garmin Pay will continue to work on your device even after you have received and activated your new plastic card. You will not be required to update any details on your existing digital cards

*If you contact IMB after hours to report your plastic card as lost or stolen, your Garmin Pay card will be temporarily suspended until IMB can contact you on the next business day. Alternatively you can contact IMB on 133 462 between 8am-8pm AEST Mon-Fri, or 8am-4pm AEST Sat.