

What is Fitbit Pay?

Fitbit Pay is a contactless payment solution that enables customers to make in-store purchases with their Fitbit Ionic, Versa 2, Versa 2 Special Edition, Versa, Versa Special Edition smartwatches, together with Fitbit Charge 3 Special Edition tracker. You can use Fitbit Pay everywhere contactless payments are accepted.

1. Who can use Fitbit Pay?

All Najm Credit Card holders using Fitbit Ionic, Versa 2, Versa 2 Special Edition, Versa, Versa Special Edition smartwatches, together with Fitbit Charge 3 Special Edition tracker can download the Fitbit app to their iOS or Android devices and use their watches.

Some of Versa models is not supporting Fitbit Pay, if Fitbit Pay is listed in the text surrounding the heart-rate sensor on the back of your watch, you can use Fitbit Pay.

2. How can I add my Najm Card on Fitbit Pay?

To get started, download the latest version of the Fitbit app on your smartphone and make sure your Fitbit watch is charged.

- Open the Fitbit app on your phone and navigate to your watch settings
- Tap Fitbit Wallet and follow the instructions to add your card.
- If you haven't created a PIN code for your watch, you will be asked to set one
- Enter your card details
- Read and accept the Terms and Conditions
- Enter the Authentication Code sent by SMS to your registered mobile number on our system
- Once you're done, Fitbit Pay will sync the activated card to your watch via Bluetooth

3. How can I make a payment with Fitbit Pay?

To pay with your watch:

- Press and hold the left button on your watch for 2 seconds. Swipe to the Payments screen if it's not shown
- If prompted, enter your 4-digit watch PIN code. Your default card appears on the screen
- To pay with your default card, hold your wrist near the payment terminal.
 - **On a Fitbit Ionic, Versa 2, Versa 2 Special Edition, Versa and Versa Special Edition smartwatch:** To pay with a different card, **swipe across (from right to left)** to find the card you want to use and then hold your wrist near the payment terminal
 - **On a Fitbit Charge 3 Special Edition tracker:** To pay with a different card, **tap on the screen** to find the card you want to use and then hold your wrist near the payment terminal.
- When the payment succeeds, your watch vibrates and you'll see a confirmation on the screen

4. How can I change my default card on Fitbit Pay?

To change your default card:

- From the Fitbit app dashboard, tap the Account icon and select your device
- Tap the Wallet tile
- Find the card you want to set as the default option
- Tap Set as Default

5. Where can I see a list of transactions made with Fitbit Pay?

To see your recent transactions in the Fitbit app:

- From the Fitbit app dashboard, tap or click the Account icon and select your device

- Tap the Wallet tile
- Find the card you added to your watch and then scroll down to see your 3 most recent transactions.

You will receive an immediate notification after each transaction made using Fitbit Pay and will be able to see all transactions through the respective card statement in the Mobile Banking app.

6. How can I remove my Najm Card from Fitbit Pay?

- From the Fitbit app dashboard, tap the Account icon and select your device
- Tap the Wallet tile
- Find the card you want to remove and tap Remove Card
- Sync your watch to remove the card image from your screen

7. How does Fitbit Pay work?

Fitbit Pay uses Near Field Communication (NFC) to make contactless mobile payments. This ensures that Fitbit Pay will work everywhere contactless payment are accepted.

Near Field Communication (NFC) enables devices in close proximity to communicate without any physical contact. Payment transactions using NFC technology can be completed by simply waving the NFC enabled device on contactless terminals.

8. How secure is Fitbit Pay?

Using Najm cards with Fitbit Pay is secure. There are number of security features Fitbit Pay transactions have. Some of them:

- Fitbit Pay is safer than using a traditional credit or debit card. Every transaction Fitbit Pay requires you to use a personal 4-digit PIN code for an added layer of protection
- Your card number and identity aren't shared with the merchant, and your actual card numbers aren't stored on your device - instead a unique Token number is used.
- All transactions are monitored by Najm's risk and fraud detection systems.

9. Can I use Fitbit Pay if my physical credit/debit card is lost or stolen?

If your card is lost or stolen, please contact Najm to report the same so we can block the card and replace it. After we block your card you will not be able to use Fitbit Pay. Since the payment cards on Fitbit Pay are digital versions of your physical payment cards, you need to remove the original payment card from Fitbit Pay and register the replacement card. Please remember that you will remain liable for all transactions on your card until the time of reporting the loss to the bank. Please refer to the terms and conditions of card use on our website.

10. What should I do if my watch is lost or stolen?

If you lost your watch, you can remove or suspend the card you added to the device using the Wallet section of the Fitbit app. You can still make payments using the physical debit or credit card. Note that no one can use your watch to make a payment without first entering your personal 4-digit PIN code.

11. What should I do if my watch and phone are lost or stolen?

If you lost both devices, you can log into your fitbit.com dashboard on a phone, tablet, or computer to delete the cards you added to Fitbit Pay. You can still make payments using the physical debit or credit card.

Note that no one can use your watch to make a payment without first entering your personal 4-digit PIN code.

To delete your cards:

- Log into your fitbit.com dashboard

- Tap the gear icon and select your device
- Tap Fitbit Pay
- Tap Deactivate Fitbit Pay. Your cards are deleted from Fitbit Pay and can no longer be used to make payments with your watch

12. Do I need to have my phone nearby to use Fitbit Pay?

You don't need to have your phone nearby to use Fitbit Pay. After you set up Fitbit Pay, you can make payments from your watch and leave your phone at home.

13. Can Fitbit Pay be used to make online purchases?

No. Fitbit Pay is focused on enabling simple and secure in-store payments.

14. Can I continue to use Fitbit Pay if my physical Credit / Debit card is due to expire?

You can continue to use Fitbit Pay till your card expiry date. Once you receive and activate your renewed card, you will need to add it into Fitbit Pay.

15. What happens with Fitbit Pay if my physical credit/debit card is temporarily blocked or suspended?

Your Fitbit Pay transaction will be declined if your card is blocked or suspended.

16. Can I continue using Fitbit Pay if my physical Debit / Credit Card has been replaced?

If your old card was blocked when you placed a request for replacement, you will need to activate and add your new card to continue using Fitbit Pay.

17. Will my Fitbit Pay information still be on my device if it is formatted?

No. [Factory resetting](#) your device will remove all payment cards registered on your device.

[To factory reset a device, go to Settings → About → Factory Reset.](#)

18. Does Fitbit Pay have access to my Najm account?

No. Fitbit Pay does not have access to your Najm account.

19. How many cards can I register into Fitbit Pay?

You can register up to 6 cards.

20. Do I need to be connected to Wi-Fi or my cellular data network to use Fitbit Pay?

You would need an internet connection to add cards / disable cards from Fitbit Pay. To make transactions, you do not need to have a cellular data or Wi-Fi connection.

21. Will I still earn rewards and benefits on my card when I pay with Fitbit Pay?

You will get all the benefits, rewards and protection that your Debit or Credit Card currently provides when you pay with Fitbit Pay.

22. I am unable to add/use my card on Fitbit Pay. What should I do?

Please pay with your physical card and contact Najm for further assistance.

23. Are there any charges for Fitbit Pay?

No charges for using Fitbit Pay.

24. How will I know a transaction was successful?

After completing a payment using Fitbit Pay, payment confirmation will be displayed on your watch screen. Additionally, you will continue to receive transaction alerts through SMS on your registered mobile number.

25. Is there anything I need to do if I sell/give away my watch or upgrade to a newer model?

All data on your watch should be deleted before selling/giving away your device. You should also delete all cards you have added to Fitbit Pay. You should also remove your card if you temporarily provide your device to someone else; for example if you need it repaired. If you replace or update your device, you will need to add your card(s) to Fitbit Pay again.

26. If I disable all my cards from Fitbit Pay, does that cancel my physical cards or can I continue to use them?

Removing cards from Fitbit Pay will have no effect on your physical cards. You can continue to use your physical cards as you normally would. You can add your credit and debit cards back into Fitbit Pay at any time.

27. My wife has a supplementary card. Can I enroll her card in Fitbit Pay on her mobile?

Yes, you can. Follow the same steps to add her Supplementary Card into Fitbit Pay but please note that since your mobile is registered to our system, you need to share Authentication code with her to verify the card. Once added, she can use her watch to make payments with her supplementary card.

28. The cashier asked for the last 4 digits of the card, but the transaction still did not go through. What should I do?

In the event you are asked to provide the last 4 digits of the card when you make a Fitbit Pay transaction, you should provide the merchant with the last 4 digits of the virtual account number or token, as that was the account number used in the purchase.

The last 4 digits of the virtual account can be found by loading your card on your watch or by going into your Fitbit App to see Card Details.

29. How can I return a purchase if I used Fitbit Pay to make the purchase?

To return something you bought with Fitbit Pay you'll need your store receipt, just like you would for any other purchase. If the merchant asks you to swipe your card, simply hold the back of your phone to the contactless payment terminal. For some returns, you might have to provide the last 4 digits of your virtual account number.

30. Will the card image in Fitbit Pay match my physical card?

The card image may not be an exact match. Keep in mind this doesn't affect how your cards work with Fitbit Pay.

31. How do I keep my device and card details secure?

- Never leave your device unattended
- Change your device passcode if you are doubtful anyone else knows it.
- Please be aware of unsolicited messages asking you to reveal any personal or financial information, to allow access to your devices or to install software
- Contact us as soon as possible if you suspect any unauthorized use of your device, if it is lost/stolen, or if you think your details have been compromised
- Make sure your contact details are up to date with us so we can get in touch with you quickly should we need to

32. What if I'm having a problem making a Fitbit Pay payment?

There could be a number of reasons for this:

- There may be insufficient credit limit available to make the transaction
- The merchant does not accept Contactless payments. Not all retailers accept Contactless payments yet. Please use another payment method such as your debit or credit card with Chip and PIN authorization.

33. What should I do if I still have questions or need assistance with Fitbit Pay?

Call Najm at 600 576 256