Q: What is Fitbit Pay?

A: Fitbit Pay makes shopping at your favorite places easy and hands-free. To make a secure payment, just tap your watch or tracker anywhere you see the contactless payment symbol and go—no phone or wallet necessary.

Q: Which Fitbit devices are capable of using Fitbit Pay?

A: Fitbit Pay is available on Sense, Versa 3, Versa 2, Versa Special Edition, Ionic, Charge 3 Special Edition, Charge 4 and Charge 5. Grab a bottle of water after a run or a quick bite after yoga or hop on the subway—and pay for it all from your wrist.

Q: Is Fitbit Pay free?

A. Yes, there is no charge to use Fitbit 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 Fitbit Pay work?

A: Fitbit Pay uses technologies built into your device that create an electronic version of your debit and credit cards. Fitbit Pay works with many credit and debit cards from major banks. From the United States to Singapore, Fitbit Pay works with most leading transit systems, banks and credit unions across the globe. So no matter where you are—or where you're going—purchases and transit fares will be just a tap away.

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

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

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

A. In most cases, yes. However in some cases the card in Fitbit 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 Fitbit Pay?

A. Yes, when using Fitbit Pay, your First Florida card number is not stored on your watch or given to the merchant. Fitbit Pay includes many security features. Fitbit Pay uses an industry-standard tokenization platform to ensure your card information is never revealed or shared with merchants or with Fitbit. Fitbit Pay also requires you to use a personal 4-digit PIN code for an added layer of protection.

Q. Is my privacy and personal information protected?

A. Yes. Fitbit 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. We never sell your personal data. And we only share it when you tell us to, to companies that provide services to us, and for legal reasons or to prevent harm.

Q. Where can I use Fitbit Pay?

A. You can use Fitbit Pay to make purchases at any store that accepts contactless payments and even to pay for public transport on participating transit systems. To check if a store accepts Fitbit Pay, just look for the contactless symbols below on the payment reader 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 Fitbit 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 Fitbit Pay before making any new Fitbit Pay purchases.

Q. What if I lose my device?

- Check the Fitbit app to see the last time your device synced. If it synced recently, it's likely within range of your phone.
- Take your phone to the area where you think you lost your device and try to sync. If your device syncs, it's nearby.
- Try using a Bluetooth locator app to help you find your device. For iPhone, try <u>LightBlue</u> <u>Explorer</u>. For Android, try <u>Bluetooth Finder</u>.

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

A. Step 1: Tap the Today tab, and then your profile picture.Step 2: Tap the device image, and then the Wallet tile.Step 3: Follow the instructions that appear on the screen.Step 4: Follow the steps to verify your card.Step 5: Turn on notifications for your phone, if needed, to complete the setup.

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

A. Yes, adding your credit or debit cards to Fitbit app is your choice; you can quickly delete a payment card from Fitbit 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.

The Wallet section of the Fitbit app is where you add and remove payment cards for Fitbit Pay, set a default card for your device, edit a payment method, and review recent purchases. If you lose your device, you can also suspend the cards on it for added security.

To open the Wallet, tap the Today tab then your profile picture then your device image then Wallet.

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

A. 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.

Q: How can I view transactions with Fitbit Pay?

- 1.On Fitbit app dashboard, tap or click the Account icon.
- 2. Tap or click your Watch tile.

- 3. Tap or click the Wallet tile.
- 4. Find the card stored on your watch and then scroll down to see your three most recent transactions.

More information is available at <u>www.fitbit.com/global/us/technology/fitbit-pay</u>. See also <u>Terms and</u> <u>Conditions</u>.

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