

BoC Wallet FAQs:

- GENERAL
- REGISTRATION
- PAYMENTS
- TROUBLESHOOTING / OTHER

GENERAL:


1. What is the BoC Wallet?

The BoC Wallet app is an easy, quick and secure way of making contactless payments using BoC cards through Android mobile devices.

2. Where can I download the BoC Wallet app from?

You can download and install the BoC Wallet app free from Google Play

3. What are the requirements for downloading the BoC Wallet app?

- Android Smartphone with NFC capability  and device unlock mechanism
- Android OS 6.0+, not rooted

4. Can I download BoC Wallet into more than one device?

BoC Wallet can be downloaded to more than one device, meeting the technical specifications.

5. Can each of my cards be added in multiple devices (to which the BoC Wallet is installed)?

Yes, you may add the same card on any or all of the devices you have downloaded the BoC Wallet app. However, the same card cannot be added twice in the same BoC Wallet.

6. Can I add any BOC cards in my BoC Wallet?

All BOC VISA and Mastercard debit, credit cards or prepaid cards can be added to the BoC Wallet.

7. Is there a charge for using the BoC Wallet service?

No, the use of BoC Wallet is a service offered to BOC customers free of charge.

REGISTRATION:


1. How do I add a card in my BoC Wallet?

In order to add a new card (referred to as Wallet Card) in your BoC Wallet you need to follow one of the below steps:

A. Through the BoC Banking app:

- In the page 'Cards' select the VISA card you would like to add to the BoC Wallet and slide to the right (this option is not yet offered for Mastercard cards)
- Select 'Add to BoC Wallet' and follow the instructions that appear on your mobile device's screen
- Your Wallet Card is now activated

B. Directly through the BoC Wallet:

- On the home page (My Cards) press +
- Either enter your card details (card number, expiry date and CVV2) and press Submit or scan the card by selecting the  icon.
- Accept the Terms & Conditions
- Select the preferred authentication method on the following screen:

- a. Through OTP:
 - Press 'Continue' to receive an OTP (One Time Password) through SMS to your registered mobile number in order to authenticate your card.
 - Enter the OTP and press 'Submit' to install card
 - Activate the device unlock mechanism of your mobile device if you haven't done so already by following the instructions on your device's screen.
 - Your Wallet Card is now activated
- b. Through 1bank Call Center:
 - Select this option and press 'Continue'
 - Call the 1bank Call Center to authenticate your card
 - Activate the device unlock mechanism of your mobile device if you haven't done so already by following the instructions on your device's screen.
 - Your Wallet Card should now be activated

2. How can I add more than one card in my Boc Wallet?


If you want to add more cards in your BoC Wallet, you need to repeat the same steps as described above. You may add as many of your cards as you wish.

Just make sure that the already added cards have been activated (authenticated following the steps described above at point 1) the prior to adding a new one.

3. I am not receiving the OTP or my OTP has expired, what should I do?



In case you cannot complete the authentication of your added card or you are not receiving the OTP or the OTP expired before entering it, you may contact 1bank Call Center at 800 00 800 or +357 22 128000 from abroad. Alternatively, you can try again by deleting the wallet card and adding it again.

4. How can I delete a wallet card from my BoC Wallet?

In order to delete a wallet card, you must press the 3 dots  next to the card and select Delete. When the action is completed you will receive a notification. You will need internet connection to perform this action. Note that by deleting a wallet card, your physical card' status is not affected.

Now, if you changed your mind after you have deleted a wallet card, there is no problem. You can add it again following the same procedure. Note that it will be given a new wallet card number.

5. Can I temporarily deactivate a wallet card?

In order to deactivate a card, you must press the 3 dots  next to the card and select Deactivate. When the action is completed you will receive a notification. You do not need internet connection to perform this action. The status of the wallet card becomes 'Inactive' and is not available for payments. If you wish to activate it again, you may do so by selecting Set as Default from the 3 dots menu  next to the card.

Note that when deactivating your wallet card, the status of the physical card is not affected.

6. What is the device unlock mechanism?

The device unlock mechanism is used to unlock your mobile device and it includes biometric elements like Fingerprint, PIN, Password and Pattern. In order to activate the BoC Wallet the device unlock mechanism must be set.

7. What happens if I change the device unlock mechanism for which I have activated the BoC Wallet?

In case of the change in the device unlock mechanism, for security reasons your wallet cards will be deleted and you will need to add them again following the steps in section 1 above.

PAYMENTS:

1. How do I make a payment with my BoC Wallet?

- Unlock your mobile device using the already set device unlock mechanism.
- Hold it over the reader of the merchant's POS terminal with the screen facing up.
- The display of your device will be automatically activated, the BoC Wallet payment screen will appear and the transaction will be sent for processing.


2. Will I receive notifications through the BoC Wallet app for my payments?

Yes, you will be notified through the BoC Wallet when the transaction is sent for processing or if a transaction has been declined.


3. How do I know about the result of my payment?

After the transactions is sent for processing, you will see the result of the payment on the merchant's POS terminal screen as well as on the receipt that will be printed from this terminal.


4. I added more than one card in my BoC Wallet. How do I choose with which one to make a payment?

If you have more than one card in your BoC Wallet, in order to start making mobile payments you must first set a default card. This way when making a payment the default card is automatically selected. To set a default card you should press the 3 dots  next to the card and select 'Set as Default'. The round "tick" at the bottom of the selected card turns green whereas the "tick" on the other cards is greyed out.

5. Can I make a card unavailable for payments?

Yes, you can do that by pressing the 3 dots  next to the card and select 'Deactivate'. If you wish, you can activate the card again through the same process.


6. In which stores I can pay using BoC Wallet?

You may use it to pay at any physical store, in Cyprus and overseas, provided that their POS terminals support contactless payments bearing the logo .

7. Can I make payments without internet connection?

Yes, you can make contactless payments without internet connection. However, you should regularly connect to the internet to refresh these limited number of transactions. Note that when you approach the limit the application will inform you through a notification message


8. I can see an 'i' symbol on my wallet card. What does it mean?

When the  icon appears it means that you are approaching the limit of the available mobile payments without internet connection. All you have to do is connect to the internet to refresh this limit.

9. Do I need to activate the NFC function to make a payment?

Yes, the NFC function of your mobile device should always be activated if you wish to make payments. You may find this function on your mobile device Settings menu.

10. Which of my wallet card transactions can I view in the BoC Wallet app?

In the app you can view your recent wallet card transactions by pressing the 3 dots  next to the card and selecting 'Recent Transactions'

11. Do the transactions performed through BoC Wallet earn Antamivi points?

All mobile payment transactions performed at merchants that participate in the Antamivi scheme earn points, as if they were performed with a physical card. Exceptions may apply therefore visit www.antamivi.com.cy for more details.

12. Will I start earning Antamivi points the same day I add a card to my BoC wallet?

Yes, with the difference that the transactions performed on the day of the enrolment of the card, will get the Antamivi points the following day or the latest when the transaction is processed by the Bank. The important thing is that you will not lose any points!

13. I want to start making payments with my BoC Wallet but I also have a TagPay (sticker) on my mobile device. Can I have both on the same device?

You will not be able to have a Tagpay (sticker) and the BoC Wallet service simultaneously on the same mobile device. Both are contactless payment methods, so during payment at the merchant's POS Terminal you will not be able to choose with which one to proceed.

TROUBLESHOOTING / HELP:

1. My mobile device where I added a wallet card has been lost/stolen/damaged. What should I do?

Contact 1bank Call Center at 800 00 800 or +357 22 128000 from abroad.

2. The physical card for which I have activated a wallet card has been lost/stolen/not received/ cancelled for fraud reasons. What should I do?

Contact 1bank Call Center at 800 00 800 or +357 22 128000 from abroad in order to report the loss/theft of your card. After reporting its loss/theft, my BoC Wallet card will also be updated and payments with this card will no longer be possible.

3. The physical card for which I have activated a wallet card has been renewed. What should I do?

You don't need to do anything. When your physical card is renewed we will also update your added card in BoC Wallet in order to continue making payments.


4. I am having problems making mobile payments. What can I do?

If you are having problems making mobile payments with your BoC Wallet application, please check the following:

- Check that the merchant's POS terminal accepts contactless transactions.
- Is the mobile device held close to the POS terminal? Always hold it close to the acceptance symbol and keep it there until the POS terminal beeps and its screen displays the payment is completed.
- Make sure the NFC function on your mobile device is activated.
- Make sure you hold your mobile with the screen facing up.
- Did you set an active default Wallet Card for your payments? If not, do that and try again.
- If you are not connected to the internet check that you still have available transactions left that can be performed without internet connection. If not, then connect to the internet to refresh this limited number of transactions.

If none of the above tips helped, please contact 1bank Call Center at 800 00 800 or +357 22 128000 from abroad for further assistance.

5. I have accidentally pressed the 'Back' button on my mobile device during the authentication procedure and the card remained inactive. What should I do?

You can delete the card and add it again. In order to that you must press the 3 dots  next to the card and select 'Delete' and then follow the steps described in Point 1 of the Registration procedure above.