# wearablepay FAQs

## 1. What is the wearablepay?

The wearablepay is the new and innovative way for quick and easy purchases, without the need to carry cash or cards. You simply wear it, hold it over the POS terminal display and you are ready to go!

### 2. In what colour is the wearablepay available?

The wearablepay is available in black, white, bordeaux and blue colour.

#### 3. What is a Contactless Card Transaction?

A Contactless card transaction is a new way of payment which allows cardholders to perform payments by simply holding the wearable over a POS terminal which supports contactless technology. For local transactions of under €20 a PIN is <u>not</u> required, whilst for transactions of over €20, a PIN is required. For transactions abroad these amounts may vary.

### 4. Where can I order a wearablepay?

You can order your new wearablepay from any Bank of Cyprus branch. The procedure is very simple. All you need to do is to request for the wearable of your choice to be connected to one of your existing Visa Card products (credit, debit or prepaid). Please note that your new wearablepay will function as an additional card product.

## 5. Who can apply for a wearablepay?

The wearablepay is available to all Bank of Cyprus customers, over the age of 18, who are existing Visa card holders or who have applied for a new Visa card, connected to a euro account. The wearablepay is also available to the younger Bank of Cyprus customers, between the ages of 13-18, who are either existing Prepaid Visa cardholders or who have applied for a new Prepaid Visa card.

# 6. I am not a Bank of Cyprus Visa cardholder. Can I apply for a wearablepay?

Yes. In case you are not a Bank of Cyprus Visa cardholder, you will need to apply for a Visa Card product at any Bank of Cyprus branch, whilst at the same time requesting a new wearablepay product.

### 7. How are Contactless wearablepay transactions performed?

A wearablepay Contactless transaction is carried out by simply holding your wearablepay over a POS terminal which supports Contactless Technology.

### 8. Can one or more account numbers be linked to a wearablepay?

No. Only one account can be linked to a wearablepay.

### 9. I am an existing Prepaid Visa cardholder. Can I order a wearablepay?

Yes. Your existing Prepaid Visa card product can be connected to a wearablepay.

# 10. How can I be sure that my Contactless wearablepay transaction has been completed?

During the transaction, a green light will indicate that the transaction is being processed whilst a "beep" sound will confirm that the transaction has been completed.

# 11. Can the wearablepay be used for Internet payments or for ATM cash withdrawals?

No. The wearablepay can only be used for payments at a POS terminal which supports Contactless Technology.

### 12. Is it safe to use a wearablepay?

Yes. Wearable payments are as safe as payments with any Contactless card products.

#### 13. Do wearable transactions require a PIN?

For local Contactless transactions of up to €20 there is no need for a PIN, whilst for over €20 a PIN will be required. For Contactless transactions abroad these amounts may vary.

### 14. When does my wearablepay expire?

A wearablepay is valid for 3 years from the date issuance.

### 15. Is there a fee for ordering a wearable?

Yes. There is a one-off €10 issuance fee, with no annual membership fee

## 16. Will the wearablepay have a separate PIN?

Yes. The wearablepay has its own seperate PIN, which is mailed to the customers' mailing address.

Visit any Bank of Cyprus ATM in Cyprus in order to change the PIN of your wearablepay and tagpay products. Insert your main bank card into the ATM, enter the card's PIN and select "MAIN MENU". After this, select "CHANGE PIN" and your card and connected wearablepay/tagpay products will be revealed. Choose which product's PIN you wish to change, type the new PIN and press "ENTER" for confirmation. Once you have retyped the new PIN, the procedure will be completed, and your card will be returned.

In case there is a need for a new PIN, then a PIN can be requested through any Bank of Cyprus branch or through 1bank.

### 17. Do wearable transactions earn Antamivi reward points?

Yes. Antamivi reward points can be earned for wearablepay transactions performed at participating merchants.

### 18. Can I use the wearablepay for all my payments?

Yes. You can use the wearablepay at all merchants accepting Contactless transactions bearing the Contactless sign \*\*)

### 19. How can I cancel my wearablepay in case of loss

In case of loss, you must immediately contact 1bank at tel. 800 00 800.

During after-hours, you can contact JCC Payment Systems Ltd at tel. 22868100.

If you are abroad, you can contact JCC Payment Systems Ltd at tel. +35722868100.