

Garmin Pay

Setup Guide & Adding Cardinal VISA® Credit or Debit Cards

NOTE: CREDIT CARDS will NOT be supported until October 2021 when members receive their new Cardinal Credit cards.

The following instructions highlight the basic steps for setting up and using Cardinal VISA® Credit or Debit cards with Garmin Pay. For more detailed instructions, see the complete guide:

<https://www8.garmin.com/manuals/webhelp/fenix5plus/EN-US/GUID-6A02E808-A5DA-47AE-B69E-6E4D90C334A6.html>



Setting Up and Using a Cardinal VISA card with Garmin Pay

Supported Cards

Cardinal **VISA Credit** and **Debit** cards are Garmin-Pay-ready.


Setting Up Your Garmin Pay Wallet

You can add one or more participating credit or debit cards to your Garmin Pay™ wallet. Go to garmin.com/garminpay/banks to find participating financial institutions.

1. From the Garmin Connect™ Mobile app, select  or .
2. Select **Garmin Devices**, and select your device.
3. Select **Garmin Pay > Create Your Wallet**.
4. Follow the on-screen instructions.

Adding a Card to Your Garmin Pay Wallet

You can add up to ten credit or debit cards to your Garmin Pay™ wallet.

1. From the fēnix® 5/5S/5X Plus device page in the Garmin Connect™ Mobile app, select **Garmin Pay >** .
2. Follow the on-screen instructions to enter the card information and add the card to your wallet.

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After the card is added, you can select the card on your watch when you make a payment.

Paying for a Purchase Using Your Watch

Before you can use your watch to pay for purchases, you must set up at least one payment card. You can use your watch to pay for purchases in a participating store.

1. Hold **LIGHT**.
2. Select 
3. Enter your four-digit passcode.

NOTE: If you enter your passcode incorrectly three times, your wallet locks, and you must reset your passcode in the Garmin Connect™ Mobile app.

Your most recently used payment card appears.



4. If you have added multiple cards to your Garmin Pay™ wallet, select **DOWN** to change to another card (optional).
5. Within 60 seconds, hold your watch near the payment reader, with the watch facing the reader.
6. The watch vibrates and displays a check mark when it is finished communicating with the reader.
7. If necessary, follow the instructions on the card reader to complete the transaction.

TIP: After you successfully enter your passcode, you can make payments without a passcode for 24 hours while you continue to wear your watch. If you remove the watch from your wrist or disable heart rate monitoring, you must enter the passcode again before making a payment.