

## Setting up Garmin Pay

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

- Setting Up Your Garmin Pay Wallet
  - From the Garmin Connect™ Mobile app, select the app symbol
  - Select Garmin Devices, and select your device.
  - Select Garmin Pay > Create Your Wallet.
  - Follow the on-screen instructions.
- Adding a Card to Your Garmin Pay Wallet
  - You can add up to 10 credit or debit cards to your Garmin Pay™ wallet.
  - From the Garmin Connect™ app, select.
  - Select Garmin Pay > Add Card.
  - Follow the on-screen instructions.
  - After the card is added, you can select the card on your watch when you make a payment.
- Paying with Garmin Pay
  - Hold the key.
  - Select Pay icon.
  - 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™ app.
  - Your most recently used payment card appears.
  - If you have added multiple cards to your Garmin Pay™ wallet, swipe to change to another card (optional).
  - Within 60 seconds, hold your watch near the payment reader, with the watch facing the reader.
  - The watch vibrates and displays a check mark when it is finished communicating with the reader.
  - 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.