SWATCHPAY!

FAQ

General Information

What is a SwatchPAY! Watch?

A SwatchPAY! Watch is a Swatch you can pay with! The watch uses a virtual card, linked to a real payment card.

Where is it available ?

SwatchPAY! is now available in China, Switzerland, The Netherlands, Russia, Germany, Austria and the United Arab Emirates

What is the price of the SwatchPAY! Watch?

Please visit the website www.swatch.com for more information

How big is it?

The SwatchPAY! is available in the following sizes :

- New Gent 41 mm
- Big Bold 47 mm

Can I get it online?

Yes, the watch is available online. The connection process of the SwatchPAY! needs to be done in-store. Please visit www.rivolishop.com∕Brands∕SWATCH for more information.

Is there a payment limit?

Contactless payment limits:

Switzerland: 40 CHF

Netherlands, Germany, Austria: 25 Euros

Russia: 1000 rubles

UAE : 500 AED

What if I go over the payment limit?

All you have to do is introduce your card's pin code.

Product Information

How does Swatch create this virtual card?

Swatch uses a process called tokenization to create a virtual card linked to the watch.

What are the benefits of SwatchPAY!?

SwatchPAY! is a fast payment system, doesn't need batteries to work and is water-resistant. It's easy to link a card to your watch and you can have more than one watch in your account, making it easy to organize your expenses.

Which cards can I link to my SwatchPAY!?

Mastercard in Switzerland, Russia, UAE

Maestro in the Netherlands

Boon. in all accepting countries

For more information, visit our website on www.swatch.com or download the SwatchPAY! App and test your card eligibility.

How long does it take to link the card to my SwatchPAY!?

The whole process take between 5 to 8 minutes, as long as there is a fast internet connection.

Where can I activate my SwatchPAY!?

To link your payment card to your SwatchPAY! Watch you need to go to one of the selected Swatch stores and use an available SwatchPAY! Box. Visit www.swatch.com to find out more about the selected stores.

How many cards can I link to each watch?

At the moment, only one card can be linked to each SwatchPAY! Watch.

Can I have more than one watch linked to a single card?

Yes, you can link the same payment card to several watches.

Can I activate my SwatchPAY! Watch without internet connection?

Unfortunately, to create your account and link your payment card you need a stable internet connection.

Is there any activation cost or fee from Swatch?

All you have to do is get the watch, the rest is fast, easy and for free.

SwatchPAY! App

How can I download the app?

You just need to search for the App "SwatchPAY!" in Apple's App Store or Google Play. If you're in-store doing the activation of the watch, you have the QR code 1 on the SwatchPAY! Box to download the app. The app is free of charge.

In which languages is the app currently available?

SwatchPAY! App is currently available in English, French, German, Italian, Dutch, Russian, Spanish and Arabic

Can I insert my data after leaving the Swatch store?

All the mandatory data needs to be entered while in-store, with the watch on the SwatchPAY! Box. Only the card validation can be done afterwards.

How can I delete my SwatchPAY! data?

With the app you can remove the link with your payment card but some non-sensitive data will still be stored on the watch. To completely remove it, please visit a Swatch store before.

How can I confirm that my payment card is no longer linked to the watch?

After cancellation, the SwatchPAY! App will show that the virtual payment card is suspended or has been removed.

If you visit a selected Swatch store to restore factory settings before cancelling the payment card on the app, the only visible element will be the token and you can remove it with the "Remove Card" button.

SwatchPAY! Box

What is the SwatchPAY! Box?

The SwatchPAY! Box is the secure link that connects your SwatchPAY! Watch with your mobile device and uploads the virtual card.

It's a BLE (Bluetooth Low Energy) and NFC (Near Field Communication) reader.

What devices can I use with the SwatchPAY! Box?

Mobile devices running Android 4.4 or iOS 10 and above.

Is the SwatchPAY! Box really safe to use?

All data received by the SwatchPAY! Box is from the payment network TSP and encrypted. With a standard BLE encryption to protect all communication with your mobile device, you can feel safe to use the SwatchPAY! Box. Swatch cannot read nor use your data.

Can I connect two watches to the SwatchPAY! Box at the same time?

On the SwatchPAY! Box only one device can be connected at a time.

Data and General Security

Is SwatchPAY! compliant with the GDPR?

Yes, it is GDPR-compliant.

What is a "Secure Element"?

A Secure Element is a tamper-resistant chip capable of securing confidential and cryptographic data such as payment card data, in accordance with the regulations and security requirements set forth by a set of trusted authorities.

What does EMVCo stand for?

EMVCo is the international body that currently manages standards relating to EMV (Europay, MasterCard and Visa) payment technology. It is a consortium with control split equally among Visa, MasterCard, JCB, American Express, China UnionPay and Discover.

Does SwatchPAY! use Secure Elements with EMVCo certification?

Yes, SwatchPAY! Watches contain chips that are EMVCo-certified.

Customer Service

What should I do in case I lose my watch or someone steals it?

The first thing you should do is suspend your virtual card within the SwatchPAY! App. Go to "My SwatchPAY!", select your card and click on the suspend button.

If you prefer, you can also delete your virtual card and token.

Once the virtual card is suspended or deleted through the app, the watch can no longer be used to pay. If you lose your physical payment card, you should immediately call the issuing bank to block the card.

In case the thief makes any purchases, am I covered by my payment card's insurance?

This depends on your contract with the card issuer and the legal framework in the respective country. In most countries, there are laws limiting consumer liability for payment card fraud to a certain value (please contact your bank for more details).

Something is wrong with my watch, can I send it for repair?

To repair your watch, please head to a Swatch store.

Before our specialists try to fix your watch, you must suspend or remove the payment function. You will have to sign a document (provided by the store), that confirms that you've suspended the virtual payment card before it goes in for repair.