

MOBILE PAYMENT WITH EDENRED CARD AND APPLE PAY



1. What is Apple Pay?

Apple Pay is a service which allows you to use your iPhone, your Apple Watch or your iPad as a payment instrument to pay lunch or recreation according the same use as your Edenred Card.

2. What are compatible devices?

Apple Pay is available on:

- iPhone XS, XS Max, XR, X, iPhone 8 & 8 Plus, iPhone 7 & 7 Plus, iPhone 6s & 6s Plus, iPhone 6 & 6 Plus, iPhone SE,
- iPad Pro, iPad Air, iPad, and iPad mini models with Touch ID or Face ID,
- Apple Watch,
- MacBook Pro with Touch ID.

3. How to subscribe to Apple Pay?

Apple Pay is available free of charge and without subscription for all the users of the Edenred Card. To use it, you need to be equipped with a compatible device and to have registered your Edenred Card on the Apple Wallet of your iPhone, in the settings of your iPad or on the „Watch“ app of your Apple Watch (see compatible devices in the previous question).

4. How much does the Apple Pay service cost?

Using Apple Pay is free of charge and available as soon as you have a Edenred Card.

5. Where can I use Apple Pay?

With Apple Pay, you can pay at all contracted restaurants, catering outlets, or groceries, as well as accommodation and recreation facilities that accept the Edenred Card and have bank terminals for contactless payments. You can also search for a list of outlets on our website www.edenred.sk or in the Edenred Benefitly mobile application.

6. How can I know if an outlet is equipped with a contactless terminal reader?

You can notice it thanks to the contactless logo  on the terminal reader.

7. Are the payments with Apple Pay secure?

Yes. The card details are never stored in your Apple device and when you are doing a payment, they are never transmitted to the merchants. For that, Apple Pay has assigned a unique token for every transaction to keep your payments safe, secure and confidential.

8. Does Apple store my data?

With Apple Pay, the payments are confidential. The details of the transactions are not stored. Only the last purchases are displayed on the Apple Wallet for convenience.

9. How to register my Edenred Card in Apple Pay with my iPhone?

Before adding Edenred Card to Apple Pay first create your personal online account at www.mojedenred.sk - at registration, enter the email address to which the verification code for adding the card to Apple Pay will be sent.

If you have your online account at www.mojedenred.sk already created, open the Wallet application and enter your Edenred Card details into Apple Pay.

Open the „Wallet“ app, click on „Add a card“ then „Next“ then scan the card or enter manually the 16 numbers of your Edenred Card, your full name, the expiry date (month and year) and the cryptogram shown on the back of the card (3-digit code, CVC code). Read and validate the Terms and Conditions.

After this step, you have the choice to receive an email at the address of your www.mojedenred.sk online account including a verification code to enter.

10. How to register my Edenred Card in Apple Pay with my Apple Watch?

Before adding Edenred Card to Apple Pay first create your personal online account at www.mojedenred.sk - at registration, enter the email address, to which the verification code to add the card to Apple Pay will be sent.

Once your card is registered on the Apple Wallet of your iPhone, have your Apple Watch ready and unlock it. Then open the „Watch“ app on your Apple Watch and select „Wallet and Apple Pay“.

Click on „Add“ next to the display of the Edenred Card. Enter the cryptogram shown on the back of the card and click on „Next“. Read and validate the Terms and Conditions.

After this step, you have the choice to receive an email at the address of your www.mojedenred.sk online account including a verification code to enter.

11. I already have another payment card registered in Apple Pay, can I add my Edenred Card?

Yes, you can have several payment cards in Apple Pay. You have the opportunity to define one card by default: touch and hold a card, then drag in to the front of your cards.

12. I can't add the Edenred Card to Apple Pay, what should I do?

First, make sure you are adding the active Edenred Card to Apple Pay.

At the same time, make sure your mobile device is compatible with Apple Pay (see the above list of compatible devices under question 2 or at support.apple.com/km207105) and that you have a working internet connection. Adding Edenred Card to Apple Pay works exclusively in the Slovak Republic.

If you still have problems adding your Edenred Card, please contact our infoline at 0800 007 007 or +421 2 5070 7333 (if you are calling our infoline from abroad).

13. Can I pay with Edenred Card using Apple Pay in abroad?

Edenred Card is valid only in the Slovak Republic, it is possible to realize mobile payments only in Slovakia.

14. How to pay with Edenred Card with Apple Pay?

You can use Apple Pay at all the merchants accepting Edenred Card and equipped with a contactless terminal reader.

It is very simple to pay! Once the amount is typed on the merchant terminal reader, approach your iPhone or your Apple Watch and authenticate yourself with the Touch ID or Face ID. Once the transaction is done, it appears on the Apple Wallet and on the Edenred Benefit app.

For more information about Apple Pay, please visit www.edenred.sk/apple-pay.

15. Do I need to have an internet connection to do a payment?

No, you do not need to be connected to do a transaction with Apple Pay.

16. How to know if a transaction is accepted or refused?

The last transaction or attempt of transaction will be displayed on the Apple Wallet.

Nevertheless, in the same way as the card payment, it is the merchant receipt that confirms if the transaction has been accepted or declined.

You can also have access to your account on the Edenred Benefit app or on your personal account at www.mojedenred.sk to have more details on the transactions.

A few seconds after the mobile phone is placed on the POS terminal, a successful payment confirmation is displayed on the phone screen. The cashier will issue a payment receipt. Your phone will display a notification containing transaction details along with merchant name and number.

17. What is the minimum purchase amount for a mobile payment with Edenred Card?

The minimum value for a catering transaction is €3.83.

The minimum value of the transaction for recreation is 0.01 €.

18. What is the maximum purchase amount for a mobile payment with Edenred Card?

The maximum total value of transactions per day is €90 for catering transactions.

The maximum total value of transactions per day is €500 for transactions for recreation.

With payments over €50, entering a PIN code is needed.

19. I couldn't make a mobile payment in a store, what could be a problem?

- a) Make sure your Apple device is compatible with Apple Pay - see the list of compatible devices under question 2 or at support.apple.com/km207105.
- b) Your Edenred Card must be active. Make sure, that your Edenred Card is active before the first use of Apple Pay.
- c) Make sure you have your Edenred Card added to your Apple Pay mobile device.

d) Make sure you have sufficient funds on the Edenred Card.

e) The purchase price for the catering transaction in one day should be at least €3.83, according to the applicable legislation. If the purchase is lower, payment might not be made.

f) Make sure that the merchant is among the Edenred Card network and that the POS terminal accepts contactless payment.

20. Do I need a PIN to pay with Apple Pay?

To pay with Apple Pay, we recommend to use the Touch ID / Face ID service feature that guarantees a high level of security. In case this feature does not work, you can enter your PIN code on your iPhone.

21. Are the rules for the use of Edenred vouchers the same for Apple Pay and for the card?

With Apple Pay, your mobile phone is an additional instrument that allows you to pay with your Edenred vouchers, the legislation is still the same, independently of the payment instrument you use.

22. How to track my transactions with Apple Pay?

The transactions done with Apple Pay are available on Edenred Benefit app or in your online account at www.mojedenred.sk, in the same way as the transactions you have done with your Edenred Card.

23. What happens when my card expires?

You have nothing to do, a new Edenred Card will be shipped to you and the information of the new card will be automatically updated on Apple Pay. A notification by email will be sent to you for information.

24. I have lost my iPhone / I have my iPhone robbed

Go to www.icloud.com to use the „Find my iPhone“ feature that allows you to delete all your cards registered on Apple Pay. From then, your iPhone, iPad, Apple Watch or MacBook Pro will not be able to be used as a payment instrument.

25. I have lost my Edenred Card / I have my Edenred Card robbed

In case of lost or theft of your Edenred Card, block it immediately through the Edenred Benefit app or through your online account at www.mojedenred.sk and inform your Employer about it, to have your new card issued.

Blocking the card does not prevent the use of your iPhone to pay.

When you will receive the new Edenred Card, it's necessary to remove your blocked card from Apple Wallet at first, and then register the new card to Apple Wallet.

26. What should I do, if I changed my iPhone?

In case of changing your phone, you need to add again your Edenred Card to Apple Pay (detailed description in question 9).

27. Who should I contact in case of issue?

- for any issue related to Apple device, the Apple Wallet or iCloud, please contact Apple.
- for any issue related to the registration of Edenred Card or Apple Pay transactions, please contact our infoline at 0800 007 007 or +421 2 5070 7333 (if you are calling our infoline from abroad), open from Monday to Thursday from 8:00 to 4:30 pm and Friday from 8:00 to 4 pm.