MOBILE PAYMENT WITH EDENRED CARD AND APPLE PAY



1. What is Apple Pay?

Apple Pay is a service that allows you to use your iPhone, Apple Watch, or iPad as a payment tool, enabling you to pay for lunch, gifts, services, or recreation under the same conditions as using the Edenred card.

2. What devices can be used for mobile payments with Apple Pay?

The Apple Pay service is available for the following devices:

- iPhone 6s and newer,
- iPad Pro, iPad Air, iPad and iPad mini models with Touch ID or Face ID,
- Apple Watch,
- MacBook Pro with Touch ID.

3. How can I install Apple Pay?

To use the Apple Pay service, no installation is required. You can manage your card directly on your phone through the Wallet app.

4. What is the fee for using the Apple Pay?

Using Apple Pay is free of charge.

5. Where can I pay with the Edenred card using Apple Pay?

With Apple Pay, you can pay at all contracted restaurants, catering facilities, or grocery stores, for services, gifts, or leisure activities, as well as accommodation facilities and recreational establishments that accept the Edenred card and have a contactless payment terminal. You can also search for a list of acceptance places on our website www.edenred.sk or in the Edenred mobile app.

6. How do I know if an establishment is equipped with a POS terminal for contactless payments?

You will find out thanks to the contactless logo (1) displayed on the POS terminal screen.

7. Are payments with Apple Pay secure?

Yes. Card data is never stored on your iPhone and is never shared with merchants during payment. A unique code is used for each payment to keep your payments safe, secure, and confidential.

8. Does Apple store my payment data?

With Apple Pay, payments are confidential. Payment details are not stored. The Apple Wallet app only shows a list of recent payments.

9. How do I register the Edenred card into Apple Pay via my iPhone?

First, make sure that you are adding an active Edenred card to the app.

To add the Edenred card to Apple Pay, **first create your personal online account** at www.mojed-enred.sk or in the Edenred app. During registration, enter your email address to receive a verification code for adding the card to Apple Pay.

If you already have an online account at www.mojedenred.sk:

- in the Edenred app, just click the "Add to Apple Pay" button or
- open the Wallet app and enter your Edenred card details into Apple Pay. Open the Wallet app, click the "+" (Add Card) sign, and then scan your card details or manually enter your 16-digit Edenred card number, your name, card expiration date, and 3-digit CVC code.

Please read and confirm your agreement with the terms of use. Then enter the verification code that was sent to your email, which you have registered for the Edenred card in your online account at www.mojedenred.sk.

10. How do I register the Edenred card into Apple Pay via Apple Watch?

You can easily add your card via the Wallet app on your Apple Watch.

11. I already have another payment card registered in Apple Pay – can I also add the Edenred card?

Yes, you can use multiple payment cards with Apple Pay. You can set one of the cards as the primary one: press and hold the card, then drag it forward in front of your other cards.

12. I am unable to add the Edenred card to Apple Pay, what should I do?

First, make sure that you are adding an active Edenred card to Apple Pay.

Also, ensure that your mobile device is compatible with Apple Pay (see the list of compatible devices in question no. 2 above or at support.apple.com/km207105) and that you have a functional internet connection. Adding the card to Apple Pay works exclusively within the territory of the Slovak Republic.

If you continue to experience issues adding your Edenred card, please contact our helpline at 0800 007 007 or +421 2 5070 7333 (if you are calling our helpline from abroad).

13. Can I use the Edenred card with Apple Pay abroad?

The Edenred card is valid only within the territory of the Slovak Republic, and mobile payments with it can be made only in Slovakia.

14. How do I pay with the Edenred card using Apple Pay?

You can pay with Apple Pay at any partner accepting the Edenred card that has a contactless payment terminal.

Paying with Apple Pay is easy! After the amount is displayed on the payment terminal, double-press the power button on your phone and identify yourself using Touch ID or Face ID, then simply hold your iPhone or Apple Watch near the terminal.

As soon as the payment is processed, it will appear in the Apple Wallet app and the Edenred app.

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

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

No, you do not need to be connected to the internet to make a payment with Apple Pay.

16. How do I know if the payment was successful or unsuccessful?

The last successful payment or unsuccessful payment attempt will be displayed in Apple Wallet.

It will also be shown on the receipt from the merchant's POS terminal. You can also view a payment summary in the Edenred app or in your online account at www.mojedenred.sk.

A few seconds after holding your phone to the POS terminal, a confirmation of the successful payment will appear on your phone's display. The cashier will give you a payment receipt, and a notification with the payment details along with the merchant's details will appear on your phone.

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

The minimum transaction value for meals, gifts, services, and recreation is ≤ 0.01 .

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

The maximum daily limit for payment from the meal (Stravovanie) wallet is €150, from the benefits (Benefits) wallet €1000, and for payment from the recreation (Dovolenka) wallet €500.

19. I was unable to make a payment with my mobile, what could be the problem?

- a) According to your type of Apple device, ensure it is compatible with the Apple Pay service see the list of compatible devices in question no. 2 above or at support.apple.com/km207105.
- b) Your Edenred card must be active. Each new, replaced, or expired card needs to be re-registered in the app.
- c) Ensure you have added your Edenred card to your mobile for the Apple Pay service.
- d) Check if you have sufficient funds on your Edenred card.
- e) Ensure that the merchant is acceptace partner for the Edenred card and uses a contactless payment terminal.

20. Do I need to enter a PIN code for payments 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 using funds the same for payments with Apple Pay as with the Edenred card?

With Apple Pay, your mobile phone is another tool for paying with the Edenred card. The conditions for using funds remain the same regardless of which payment tool you use.

22. Where can I see an overview of my payments with Apple Pay?

You can find the transaction history with Apple Pay:

- in the Apple Wallet app
- in the Edenred mobile app
- in your online account on the website www.mojedenred.sk in the "My transactions" section

23. What should I do when my card expires?

You don't need to do anything, a new card will be delivered to you, and the information about the new card will be automatically updated in Apple Pay. You will be informed about this via email.

24. I lost my iPhone / my iPhone was stolen – what should I do?

Visit www.icloud.com and use the "Find My iPhone" feature, which allows you to erase all cards registered in Apple Pay. Consequently, it will no longer be possible to use your iPhone, iPad, Apple Watch, or MacBook Pro as a payment tool.

25. I lost my Edenred card / my Edenred card was stolen – what should I do?

In case of loss or theft of your card, immediately block it via Edenred app or in your online account at www.mojedenred.sk and inform your employer about this step so they can request a new card for you.

Blocking your card will not prevent you from using your iPhone for payments.

When you will receive the new Edenred Card, it's necessary to remove your blocked card from Apple Wallet at first, and then registrate 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 your Edenred card to Apple Pay again (for more detailed information, see question no. 9).

27. Who can I contact in case of problems with Apple Pay?

- In case of problems with the Apple device, Wallet app, or iCloud, contact Apple.
- In case of issues related to the registration of the Edenred card or payments using Apple Pay, contact our helpline at 0800 007 007 or +421 2 5070 7333 (if you are calling our helpline from abroad) Monday Thursday from 8:00 am to 4:30 pm and Friday from 8:00 am to 4:00 pm.