

Media release

## Viseca enables contactless payments using wearables

**The Aduno Group, Swiss specialist in cashless payments, is now offering contactless payments with Fitbit and Garmin smartwatches. Their payment functions – Fitbit Pay™ and Garmin Pay™ – enable worldwide payments at contactless terminals using a private customer card from Viseca.**

Zurich, 20 March 2018 – Viseca Card Services SA – which issues payment cards for shareholder and partner banks of the Aduno Group – now offers contactless payments with the smartwatches Fitbit (model “Ionic”) and Garmin (model “Vivoactive 3”, “Forerunner 645” and “Forerunner 645 Music”). These models are equipped with the payment functions Fitbit Pay™ and Garmin Pay™, which allow Viseca private cardholders to pay contactless not only in Switzerland but all around the world. Fitbit Pay™ and Garmin Pay™ can also be used with Debit Mastercard and Mastercard Flex (with debit and credit functions on one card) that have recently been launched on the market and can be used worldwide. The mobile payment solutions Fitbit Pay™ and Garmin Pay™ offer fitness enthusiasts the ability to make their purchases with a flick of the wrist, without needing a wallet or a smartphone, wherever contactless payment is possible by Near Field Communication (NFC). Customers only need a payment card from Viseca and VisecaOne, the digital service provided via the VisecaOne app or on the web portal.

### Cashless future thanks to tokens

With more and more people using fitness wearables that track their physical activity and enable the exchange of digital data via the Internet of Things (IoT), Fitbit and Garmin offer wearables with a payment function. Mobile payments are made possible by what is called “tokenisation”, in which card data is stored in encrypted form on the wearable, in this case a smartwatch. The encryption technologies of Mastercard and Visa build the basis for paying with Fitbit Pay™ and Garmin Pay™. The card details are replaced by a unique digital token. This is used for payment – without transferring the cardholder’s sensitive information. Only Mastercard and Visa can decrypt the token to verify the card information for the purchase. This makes paying with Fitbit Pay™ and Garmin Pay™ both easy and secure: the card data is encrypted and neither stored nor transmitted. Tokenisation is already the basis for secure payments using a range of networked devices (IoT), such as vehicles or household appliances.

### Full overview in VisecaOne

Due to Viseca, the shareholder and partner banks of the Aduno Group can offer their customers with the wearables a further option for making payments. A payment can now be made with a flick of the wrist, which extends the range of payment options and also meets demand for an uncomplicated means of paying in the fitness sector. Sport, fitness and convenient shopping can be combined seamlessly. Thanks to VisecaOne, Viseca’s digital service, customers have very convenient access, anytime and anywhere, to a complete overview of their current expenditure and their available amount, as well as other useful functions on the VisecaOne app or on the web portal. In addition, they collect surprise bonus points with every purchase. Further information can be found at: [www.visecaone.ch](http://www.visecaone.ch).

In order to pay with Fitbit Ionic or one of the three Garmin models, the Viseca private customer payment card must be activated using the relevant Fitbit or Garmin app. For easy and secure payment, the smartwatch is held close to the contactless card terminal, and the purchase is directly paid for. Payment options are currently developing at a rapid pace. From payments using physical payment cards with debit and credit functions, to paying with mobile devices – Switzerland is very well equipped thanks to the broad coverage of NFC terminals across the country.

Links:

Fitbit Pay™: [www.viseca.ch/fitbit-pay](http://www.viseca.ch/fitbit-pay)

Garmin Pay™: [www.viseca.ch/garmin-pay](http://www.viseca.ch/garmin-pay)

Download picture Fitbit

Download picture Garmin

**Aduno Group – the smart way to pay**

The Aduno Group offers products and services for cashless payment: from card issuing activities (Viseca Card Services SA) to personal loans and leasing (cashgate AG) to deposit guarantees (AdunoKautiön AG and SmartCaution SA). As a leading company for private and business clients, the Aduno Group is a fair and transparent partner. The Aduno Group is wholly owned by the largest Swiss retail and cantonal banks (Raiffeisen Group, all the cantonal banks, Migros Bank, Bank Cler and a number of commercial and private banks).

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