BoC Wallet FAQS:

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GENERAL:

1. What is the BoC Wallet app?

   The BoC Wallet app is an innovative app for quick and easy contactless payments using your mobile device at the merchant's POS terminals bearing the contactless symbol. All you have to do is add and register your card or cards.

2. Where can I download the BoC Wallet app from?

   You can download and install the BoC Wallet app free from Google Play

3. What are the requirements for downloading the BoC Wallet app?

   - Android Smartphone with NFC capability
   - Android OS 5.0+, not rooted

4. Why I cannot download the BoC Wallet app on my iOS device?

   Currently the service is available only for Android devices which meet the requirements.

5. Can I download BoC Wallet into more than one device?

   BoC Wallet can be downloaded to more than one device, meeting the technical specifications.

6. Can each of my cards be added in multiple devices (to which the BoC Wallet is installed)?

   Yes, you may add the same card on any or all of the devices you have downloaded the BoC Wallet app. However, the same card cannot be added twice in the same BoC Wallet.

7. Can I add any BOC cards in my BoC Wallet?

   All BOC VISA debit, credit cards or prepaid cards can be added to the BoC Wallet. Currently the BoC Wallet is not available to Mastercards and AMEX cards.

8. Is there a charge for using the BoC Wallet service?
   No, the use of BoC Wallet is a service offered to BOC customers free of charge.

REGISTRATION:

1. How do I add a card in my BoC Wallet?

   In order to add a new card (referred to as Wallet Card) in your BoC Wallet you need to follow the below steps:
   - On the landing page (My Cards) press +
   - Either enter your card details (card number, expiry date and CVV2) and press Submit or scan the card by selecting the icon.
   - Accept the Terms & Conditions
   - Select the preferred authentication method on the following screen:
     a. Through OTP:
        ○ Press 'Continue' to receive an OTP (One Time Password) through SMS to your registered mobile number in order to authenticate your card.

- o Enter the OTP and press 'Submit' to install card
- o Set BoC Wallet PIN (4-8 digits). The Wallet PIN is only set once after the addition of the first card.
- o Your Wallet Card is now activated
  - b. Through 1bank Call Center:
    - o Select this option and press 'Continue'
    - o Set BoC Wallet PIN (4-8 digits). The Wallet PIN is only set once after the addition of the first card.
    - o Call the 1bank Call Center to authenticate your card
    - o Your Wallet Card should now be activated

2. I haven't received my new physical card yet. Can I add it in my BoC Wallet anyway?

No, in order to add a card in your BoC Wallet, you must first have the physical card in you possession. The physical card must first be activated.

3. How can I add more than one card in my Boc Wallet?

If you want to add more cards in your BoC Wallet, you need to repeat the same steps as described above. You may add as many of your cards as you wish.
Just make sure that the already added cards have been activated (authenticated following the steps described above at point 1) the prior to adding a new one.

4. I am not receiving the OTP or my OTP has expired, what should I do?

In case you cannot complete the authentication of your added card or you are not receiving the OTP or the OTP expired before entering it, you may contact 1bank Call Center at 800 00 800 or +357 22 128000 from abroad. Alternatively, you can try again by deleting the wallet card and adding it again.

5. How can I delete a wallet card from my BoC Wallet?

In order to delete a wallet card, you must press the 3 dots ⋮ next to the card and select Delete. When the action is competed you will receive a notification. You will need internet connection to perform this action. Note that by deleting a wallet card, your physical card' status is not affected.

Now, if you changed your mind after you have deleted a wallet card, there is no problem. You can add it again following the same procedure. Note that it will be given a new wallet card number.

6. Can I temporarily deactivate a wallet card?

In order to deactivate a card, you must press the 3 dots ⋮ next to the card and select Deactivate. When the action is competed you will receive a notification. You do not need internet connection to perform this action. The status of the wallet card becomes 'Inactive' and is not available for payments. If you wish to activate it again, you may do so by selecting Activate from the 3 dots menu ⋮ next to the card.

Note that when deactivating your wallet card, the status of the physical card is not affected.

7. What is a Wallet PIN?

In order to start using your wallet cards, you must first create a Wallet PIN (between 4-8 digits) for your BoC Wallet. The Wallet PIN will be used during payments over €20 with your mobile phone and sometimes for payments below €20 as well. Note that this amount is applied for payments in Cyprus, whereas it may differ overseas.

8. How do I change my Wallet PIN?

From the BoC Wallet main menu select 'Wallet PIN' and then 'Change Wallet PIN'. You do not need internet connection to perform this action.

9. In case I forget my Wallet PIN what can I do?

If you forget your Wallet PIN you can reset it through the BoC Wallet app. Because all cards are linked to the Wallet PIN, by resetting the Wallet PIN all added cards will be deleted and will need to be added again. Resetting your Wallet PIN does not require internet connection.

10. Can I use biometrics, for example fingerprint, instead of a Wallet PIN?

No, biometrics are not available with the BoC Wallet.

PAYMENTS:

1. How do I make a payment with my BoC Wallet?

- Set your mobile device in an awaken state (ie press any key on the device), without having to unlock it.
- Hold it over the reader of the merchant's POS terminal with the screen facing up.
- The display of your device will be automatically activated and the BoC Wallet payment screen will appear.
- If the <u>transaction is below €20</u> just press OK and the transaction is sent for processing.
- If the <u>transaction is €20 and higher</u> you need to enter your Wallet PIN on the mobile device and hold once more your mobile device over the reader of the merchant's POS terminal. The transaction is now sent for processing

Note that whenever you perform 5 consecutive transactions below €20, on the 6th transaction you will be asked to enter your Wallet PIN.

2. Do all my payments require the use of my Wallet PIN?

No, payments below €20 do not require the use of the Wallet PIN, unless this is changed by you through the app by selecting 'Wallet PIN Always' of the Wallet PIN menu. This way all payments will require the use of the Wallet PIN. As mentioned in question 7 above this amount of €20 may differ overseas.

3. Will I receive notifications through the BoC Wallet app for my payments?

Yes, you will be notified through the BoC Wallet when the transaction is sent for processing or if a transaction has been declined.

4. How do I know about the result of my payment?

After the transactions is sent for processing, you will see the result of the payment on the merchant's POS terminal screen as well as on the receipt that will be printed from this terminal.

5. I added more than one card in my BoC Wallet. How do I choose with which one to make a payment?

If you have more than one card in your BoC Wallet, in order to start making mobile payments you must first set a default card. This way when making a payment the default card is automatically selected. To set a default card you should press the 3 dots ⋮ next to the card and select 'Set as Default'. The round "tick" at the bottom of the selected card turns green whereas the "tick" on the other cards is greyed out.

6. Can I make a card unavailable for payments?

Yes, you can do that by pressing the 3 dots ⋮ next to the card and select 'Deactivate'. If you wish, you can activate the card again through the same process.

7. In which stores I can pay using BoC Wallet?

You may use it to pay at any physical store, in Cyprus and overseas, provided that their POS terminals support contactless payments bearing the logo .

8. Can I make payments without internet connection?

   Yes, you can make contactless payments without internet connection. However, you should regularly connect to the internet to refresh these limited number of transactions. Note that when you approach the limit the application will inform you through a notification message

9. I can see an '*i*' symbol on my wallet card. What does it mean?

   When the **i** icon appears it means that you are approaching the limit of the available mobile payments without internet connection. All you have to do is connect to the internet to refresh this limit.

10. Do I need to activate the NFC function to make a payment?

    Yes, the NFC function of your mobile device should always be activated if you wish to make payments. You may find this function on your mobile device Settings menu.

11. Which of my wallet card transactions can I view in the BoC Wallet app?

    In the app you can view your recent wallet card transactions by pressing the 3 dots ⋮ next to the card and selecting 'Recent Transactions'

12. I noticed that the receipt from the POS terminal displays a different card number from the Wallet Card number. Why?

    When you add a card in your BoC Wallet, the application assigns it a new unique card number which will be used for your BoC Wallet payments. This is done for security purposes, so that your physical card's details are never transmitted during the mobile payment procedure.

13. Do the transactions performed through BoC Wallet earn Antamivi points?

    All mobile payment transactions performed at merchants that participate in the Antamivi scheme earn points, as if they were performed with a physical card. Exceptions may apply therefore visit www.antamivi.com.cy for more details.

14. Will I start earning Antamivi points the same day I add a card to my BoC wallet?

    Yes, with the difference that the transactions performed on the day of the enrolment of the card, will get the Antamivi points the following day or the latest when the transaction is processed by the Bank. The important thing is that you will not lose any points!

15. I want to start making payments with my BoC Wallet but I also have a TagPay (sticker) on my mobile device. Can I have both on the same device?

    You will not be able to have a Tagpay (sticker) and the BoC Wallet service simultaneously on the same mobile device. Both are contactless payment methods, so during payment at the merchant's POS Terminal you will not be able to choose with which one to proceed.

TROUBLESHOOTING / HELP:

1. My mobile device where I added a wallet card has been lost/stolen/damaged. What should I do?

   Contact 1bank Call Center at 800 00 800 or +357 22 128000 from abroad.

2. The physical card for which I have activated a wallet card has been lost/stolen/not received/ cancelled for fraud reasons. What should I do?

   Contact 1bank Call Center at 800 00 800 or +357 22 128000 from abroad in order to report the loss/theft of your card. After reporting its loss/theft, my BoC Wallet card will also be updated and payments with this card will no longer be possible.

3. I am having problems making mobile payments. What can I do?
   If you are having problems making mobile payments with your BoC Wallet application, please check the following:

   - Check that the merchant's POS terminal accepts contactless transactions.
   - Is the mobile device held close to the POS terminal? Always hold it close to the acceptance symbol and keep it there until the POS terminal beeps and its screen displays the payment is completed.
   - Make sure the NFC function on your mobile device is activated.
   - Make sure you hold your mobile with the screen facing up.
   - Did you set an active default Wallet Card for your payments? If not, do that and try again.
   - If you are not connected to the internet check that you still have available transactions left that can be performed without internet connection. If not, then connect to the internet to refresh this limited number of transactions.

   If none of the above tips helped, please contact 1bank Call Center at 800 00 800 or +357 22 128000 from abroad for further assistance.

4. I have accidentally pressed the 'Back' button on my mobile device during the authentication procedure and the card remained Inactive. What should I do?

   You can delete the card and add it again. In order to that you must press the 3 dots ⋮ next to the card and select 'Delete' and then follow the steps described in Point 1 of the Registration procedure above.