

GOOGLE PAY

**PAY IN SHOPS AND WITHDRAW
FROM ATMS WITH YOUR MOBILE**

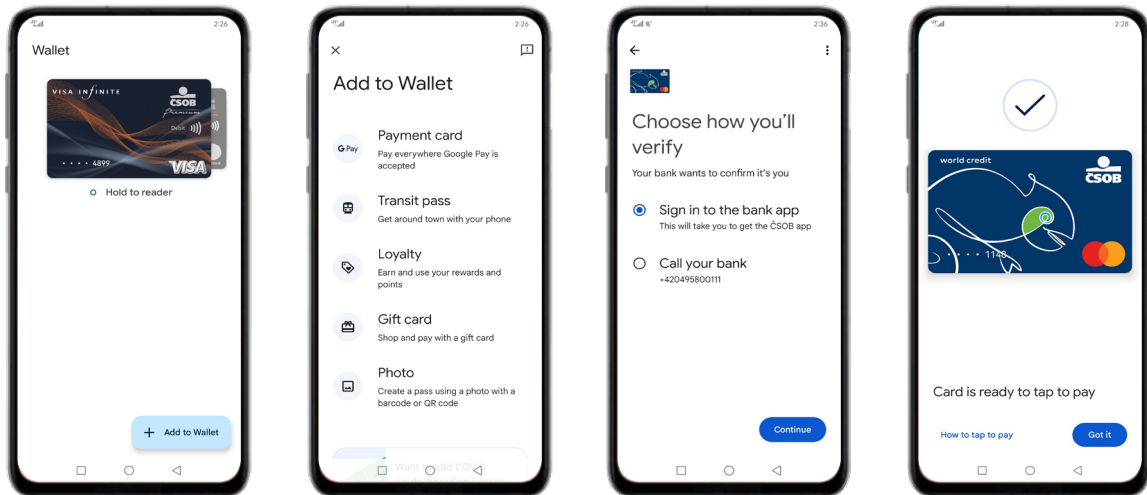
WHAT YOU NEED TO PAY WITH GOOGLE PAY:

- Android phone with NFC
- A card from ČSOB, debit or credit. If you don't have your card yet, you can find all your card details in the CSOB Smart app (in the Cards section).

You can send your card details to Google Pay directly from the CSOB Smart app. In the Cards section, click the Google Pay button below each card.

ACTIVATION VIA THE GOOGLE WALLET APP

1. In the Google Pay app (download for free from Google Play), tap „+ Add to Wallet“.
2. Choose „Payment card“ and insert your card details.
3. Confirm the request in CSOB Smart Key app.
4. Done, you will receive an activation confirmation via SMS or e-mail. Now the card is ready to pay.



PAYING IN STORES WITH GOOGLE PAY IS A BREEZE

1. Unlock your phone
2. Hold your mobile to the terminal
3. Done, paid

For payments up to CZK 500, you don't need to unlock your phone, just turn on the screen. However, once you've paid 3 times in a row, you'll need to unlock your phone next time.

WITHDRAW CONTACTLESSLY FROM ATM

1. Find the nearest contactless ATM
2. Unlock your phone and bring it close to the contactless sensor
3. **Enter your plastic card PIN** (you can find PIN in the CSOB Smart app in the Cards section)
4. Proceed as you are used to when making a regular ATM withdrawal

APPLE PAY

PAY IN STORES AND WITHDRAW FROM ATMS WITH YOUR IPHONE OR APPLE WATCH

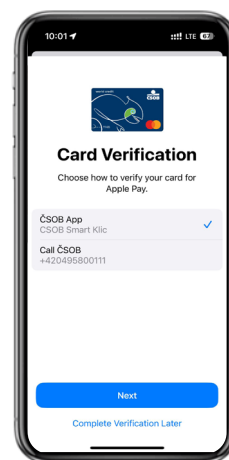
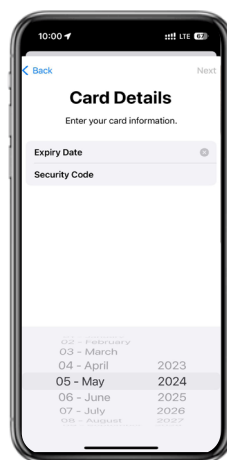
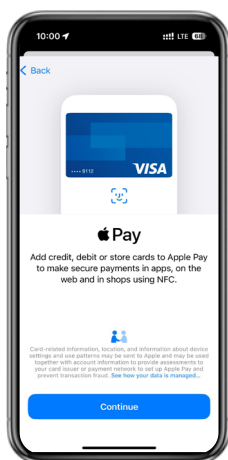
WHAT YOU NEED TO ACTIVATE APPLE PAY:

- iPhone with Face ID or Touch ID (except 5s)
- A card from CSOB, debit or credit. If you don't have your card yet, you can find all your card details in the CSOB Smart app (Cards section).

You can send your card details to Apple Pay directly from the CSOB Smart app. In the Cards section, click the Apple Pay button below each card.

ACTIVATING APPLE PAY VIA APPLE WALLET

1. In the app, click +
2. Scan the card with your camera and fill in the details
3. Confirm the request in CSOB Smart Key app. You will receive SMS or e-mail confirmation.



ACTIVATION VIA APPLE WATCH

1. In the Watch app for iPhone, select Wallet & Apple Pay
2. For the selected card, click Add
3. Confirm the request in CSOB Smart Key app and that's it

PAY WITH IPHONE WITH FACE ID

1. Activate the iPhone with a double-click on the side button
2. Confirm with FaceID
3. Place the iPhone to the terminal

PAY WITH IPHONE WITH TOUCH ID

1. Place the iPhone on the card reader
2. Confirm with your fingerprint
3. Done, paid

PAY WITH APPLE WATCH

1. Activate Apple Watch by double-clicking the side button
2. Place your watch on the card reader
3. Done, paid

MAKE CONTACTLESS WITHDRAWALS FROM AN ATM

1. Find the nearest contactless ATM
2. Unlock your iPhone or Apple Watch (Face ID, Touch ID, double-press the side button) and approach the contactless sensor
3. Enter your plastic card PIN at the ATM and proceed as you are used to withdrawing with your card (you can find PIN in the CSOB Smart app in the Cards section).