

Welcome to **BOV Pay** *always at hand*



Frequently Asked Questions

What is the BOV Pay app?

The **BOV Pay** app is a mobile digital wallet, for use in connection with Android devices, that will enable the you to effect VISA card contactless payments at the point of sale in retail outlets.

The app is downloadable for the Google play store, you can load your BOV VISA cards on the app, and as a result you can then make contactless payments in shops at the POS.

Since these payments are Contactless, therefore the device (mobile phone) must be equipped with NFC - Near Field Communication.

From where do I download the BOV Pay app for Android Devices?

The BOV Pay app is downloadable from the Google play store. The BOV Pay icon can be seen above.

Things to note when setting up the BOV Pay app on android devices

You will need:

- Full Data / WIFI Reception;
- an NFC enabled android phone;
- A BOV VISA Card (e.g. not CashlinkMALTA);
- A valid email address - ideally the same address being used to register to the play store;
- A pencil and paper to record the user name and passcode (if you have a poor memory)

Tips for setting up the app

- If multiple attempts are made during registration you may block the email address or even the mobile device - this may result in not being able to register on that particular phone - so best move slowly and read the screen properly before proceeding;
- Since a user name and passcode need to be created - these should be at least 7 characters long consisting of letters and numbers (no special characters) - though not longer than 10 characters; passcode should contain letters in both upper and lower case and numbers should not be in sequence or repeated - i.e. NOT 123 or 007. - e.g. a good passcode would be Malta157 - NOT Malta 123!
- When completing an address it is important that the city field and the post code field are not left empty and there are no spaces in the postcode

What is a Digital Account Number?

Upon setting up your card for Pay in Store - you automatically tokenise your card. This means that your card is allocated a unique token number. When paying with your mobile device it is this token number (and not your card number) that is communicated with the merchant, thus ensuring that your card details are secure throughout the transaction.

Do I need to have the BOV Pay app open when effecting a payment in a shop?

No. There is no need to have the BOV Pay app open in order to effect a payment. You only need to activate your phone or device with password or finger print.

Do I need to have my mobile data or Wifi on to effect a payment?

No. There is no need to have Mobile Data or a Wifi connection in order to effect a payment. In fact all that is required is that you have your NFC (Near Field Communication) set to **ON**.

Will I need to key in my PIN Number?

No. Transactions are processed with out the need to key in your PIN. Your user is authenticated when you set up the app and in order to effect a payment, you will need to unlock your mobile phone, using either your PIN, Finger-print or Facial Recognition.