



## Garmin Pay™ Ecosystem Expands With the Launch of the vivoactive® 3 Music With LTE From Garmin®

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**Contactless payment feature now included on 11 devices and supported globally by a network of more than 260 banks in 30 countries**

SEBASTIAN, Florida, January 16, 2019 /PRNewswire/ --

Fit Pay, Inc., a wholly owned subsidiary of Nxt-ID, Inc. (NASDAQ: [NXTD](#)), today announced the expansion of Garmin Pay™, a contactless payment solution, to the 11<sup>th</sup> smartwatch from Garmin International, Inc. The new smartwatch, the vivoactive 3 Music with LTE connectivity, launched in conjunction with the Consumer Electronics Show in Las Vegas, Nevada on January 7, 2019. The Garmin Pay contactless payment feature and digital wallet, which is powered by FitPay, enables consumers to make highly secure contactless payments at millions of near field communication enabled (NFC) point-of-sale (POS) terminals worldwide.

"We introduced Garmin Pay in 2017 with the launch of the vivoactive 3, and we are pleased with how this feature has expanded to encompass additional product lines, including smartwatches built for athletes, adventure seekers, pilots and more," said Dan Bartel, Garmin vice president of global consumer sales. "Garmin Pay provides our customers with the flexibility to pay with their wrist, and as we move forward, we know that even more Garmin customers will have the opportunity to experience this great feature."

"Garmin is again breaking new ground in the smartwatch category with a triple-threat device that offers LTE, music and payment capabilities," said Michael Orlando, NXT-ID COO and Fit Pay president. "We are proud to collaborate with a company that has shown such a commitment to enhancing their users' payment experience across such a wide variety of device offerings."

Garmin Pay allows Garmin users to make contactless payments free from having their phone or wallet present. The payment feature includes a digital wallet, which is integrated into the Garmin Connect™ user application. In addition to the vivoactive 3 Music with LTE connectivity, Garmin Pay is also available on other smartwatches by Garmin including the D2™ Delta S, D2 Delta, D2 Delta PX, fēnix® 5S Plus, fēnix 5 Plus, fēnix 5X Plus, Forerunner® 645, Forerunner 645 Music, vivoactive 3 and vivoactive 3 Music.

"In addition to the extension of Garmin Pay to a diverse portfolio of devices, we have also seen tremendous adoption globally among bank and credit account issuers," said Orlando. "The worldwide network of banks and issuers supporting Garmin Pay continually expands, driving new digital wallet activations by Garmin users."

Since the Garmin Pay feature was launched in November 2017, the card network and issuing bank support for the service has grown to include the major card networks and more than 260 banks in 30 countries on four continents worldwide. Garmin Pay was the first device-based contactless payment service to enter the German market and was recently added by banks in the United Arab Emirates and Mexico.

Garmin Pay is powered by the FitPay Token Requester Management Platform, which enables cardholders to securely add their payment credentials to devices that are integrated with FitPay's token management solution. The platform uses tokenization, a payment security technology that replaces cardholders' account information with a unique digital identifier (a "token"), to transact highly secure contactless payments.

View the complete list of issuing banks, payment networks and countries supporting Garmin Pay at [Garmin.com/garminpay/banks](http://Garmin.com/garminpay/banks) .

### About Garmin International Inc.

For decades, Garmin has pioneered new GPS navigation and wireless devices and applications that are designed for people who live an active lifestyle. Garmin serves five primary business markets, including automotive, aviation, fitness, marine, and outdoor recreation. For more information, visit Garmin's virtual pressroom at [garmin.com/newsroom](http://garmin.com/newsroom), contact the Media Relations department at 913-397-8200, or follow us at [facebook.com/garmin](https://facebook.com/garmin), [twitter.com/garmin](https://twitter.com/garmin), [instagram.com/garmin](https://instagram.com/garmin), or [youtube.com/garmin](https://youtube.com/garmin).

Garmin International, Inc., is a subsidiary of Garmin Ltd. (Nasdaq:GRMN). Garmin Ltd. is incorporated in Switzerland, and its principal subsidiaries are located in the United States, Taiwan, and the United Kingdom. Garmin, fēnix, Forerunner and vivoactive are registered trademarks and Garmin Pay, Garmin Connect and D2 are trademarks of Garmin Ltd. or its subsidiaries. All other brands, product names, company names, trademarks and service marks are the properties of their respective owners. All rights reserved.

### Notice on Forward-Looking Statements for Garmin:

This release includes forward-looking statements regarding Garmin Ltd. and its business. Such statements are based on management's current expectations. The forward-looking events and circumstances discussed in this release may not occur and actual results could differ materially as a result of known and unknown risk factors and uncertainties affecting Garmin, including, but not limited to, the risk factors listed in the Annual Report on Form 10-K for the year ended December 30, 2017, filed by Garmin with the Securities and Exchange Commission (Commission file number 0-31983). A copy of such Form 10-K is available at <http://www.garmin.com/aboutGarmin/invRelations/finReports.html> . No forward-looking statement can be guaranteed. Forward-looking statements speak only as of the date on which they are made and Garmin undertakes no obligation to publicly update or revise any forward-looking statement, whether as a result of new information, future events, or otherwise.

### About NXT- ID, Inc. and Fit Pay, Inc.

[NXT-ID, Inc.](#) (NASDAQ: [NXTD](#)) provides a comprehensive platform of technology products and services that enable the Internet of Things (IoT). With

extensive experience in access control, biometric and behavior-metric identity verification, security and privacy, encryption and data protection, payments, miniaturization and sensor technologies, NXT-ID develops and markets groundbreaking solutions for payment and IoT applications. Its industry-leading technology products and solutions include MobileBio®, a suite of biometric solutions that secure consumers' mobile platforms, the [Wocket™](#) a next-generation smart wallet and the [Flye](#), a digital credit card developed in collaboration with WorldVentures.

NXT-ID includes three mobile and IoT-related subsidiaries: [LogicMark, LLC](#), a manufacturer and distributor of non-monitored and monitored personal emergency response systems ("PERS") sold through dealers/distributors and the United States Department of Veterans Affairs; [Fit Pay, Inc.](#), a proprietary technology platform that delivers end-to-end solutions to device manufacturers for contactless payment capabilities, credential management, authentication and other secure services within the IoT ecosystem, and 3D-ID LLC, which is engaged in biometric identification and authentication. Learn more about NXT-ID at <http://www.nxt-id.com>. FitPay and the FitPay Payment Platform are the sole property of Fit Pay, Inc. For NXT-ID Inc. corporate information contact: [info@nxt-id.com](mailto:info@nxt-id.com)

**Forward-Looking Statements for NXT-ID:** This press release contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements reflect management's current expectations, as of the date of this press release, and involve certain risks and uncertainties. Forward-looking statements include statements herein with respect to the successful execution of the Company's business strategy. The Company's actual results could differ materially from those anticipated in these forward-looking statements as a result of various factors. Such risks and uncertainties include, among other things, our ability to establish and maintain the proprietary nature of our technology through the patent process, as well as our ability to possibly license from others patents and patent applications necessary to develop products; the availability of financing; the Company's ability to implement its long range business plan for various applications of its technology; the Company's ability to enter into agreements with any necessary marketing and/or distribution partners; the impact of competition, the obtaining and maintenance of any necessary regulatory clearances applicable to applications of the Company's technology; and management of growth and other risks and uncertainties that may be detailed from time to time in the Company's reports filed with the Securities and Exchange Commission.

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