Frequently Asked Questions – Google Pay

About Google Pay (G Pay)

1. **What is Google Pay (G Pay)?**
   Google Pay is the fastest, simplest way to pay in millions of places - online, in stores, and more. It brings together everything you need at checkout and keeps your information safe and secure. You can pay with your Android device and using an eligible CBD Credit & Debit Card. Google Pay can be used everywhere contactless payments are accepted.

2. **How does Google Pay work?**
   Google Pay uses Near Field Communication (NFC) to make contactless mobile payments. This ensures that Google Pay will work everywhere contactless payments are accepted.

   Near Field Communication (NFC) enables devices in close proximity to communicate without any physical contact. Payment transactions using NFC technology can be completed by simply waving the NFC enabled device on contactless terminals.

3. **Who can use Google Pay?**
   All CBD customers holding a valid Credit or Debit Card issued by CBD and having an eligible Android Phone which support Google Pay can use Google Pay.

4. **Does Google Pay work on all type of Android Phones?**
   All Android devices with Android Lollipop 5.0 and above are NFC-enabled. You can additionally check for the NFC tab under your phone's Settings Menu.

5. **Where can I use Google Pay?**
   Google Pay is widely accepted in all major countries in the world and almost everywhere in the UAE. Any merchant stores having contactless payment acceptance terminals will have the facility to accept Google Pay. You can pay using Google Pay with a CBD Credit &/or Debit Card. Google Pay can also be used for online/e-commerce payments (via apps and Google Pay on web). Visit Google Pay About for more information.

6. **Are there any charges for using Google Pay?**
   There are no additional charges levied by CBD or by Google for using Google Pay digital wallet services.

Google Pay Set-up

1. **What do I need to start using Google Pay?**
   Ensure your Android device has been updated to the latest version of android operating system, i.e. Lollipop 5.0 and above. If you are unsure whether you have this upgrade or wish to update manually, then proceed to 'device Settings > About Device > Download Updates Manually'
   Google Pay requires you to sign in with a Google account. If you don't already have a Google account you would need to create one for yourself

2. **How do I get Google Pay on my Device?**

Google Pay may be preloaded on select devices. If your device does not have the 'G Pay' app, simply download it from Google Play store. Google Pay requires that you sign-into your Google account before you register any credit cards. During setup of Google Pay, you will be prompted to create a Google Pay PIN, pattern, or password. For select devices running Google Marshmallow 6.0 or later, you may use your fingerprint to verify transactions

Register with Google Pay

1. **How do I set up my CBD Credit &/or Debit Card in Google Pay?**
   Kindly ensure a SIM card is inserted in your android device and the device is connected to the internet; without connecting to the internet card registration will not be successful. You can add your CBD credit &/or debit card using any of the 2 available options.
   Option 1:
   - login to CBD mobile banking app
   - select the card which needs to be added
   - click 'manage' and scroll down to click "Add to Google Pay"
   Option 2:
   - open Google Pay app and select 'Add card'
   - scan the card in the frame to read the card details
   - read and accept the CBD's Terms & Conditions and select to receive an One Time Password (OTP) via SMS or Email
   - user your finger or stylus to sign and complete the registration

2. **How long will it take for my CBD Credit &/or Debit Card to activate after registering it to Google Pay?**
   There is no separate activation needed for using the credit &/or debit card which has been added in Google Pay. Payments through Google Pay can be initiated immediately upon successful registration and subject to the card being in an active status.

3. **What should I do if I have trouble adding my CBD Credit &/or Debit Card to Google Pay?**
   Please perform the following checks and try adding the card again.
   - ensure the device has valid working SIM card and connected to internet
   - check the card details which has been captured or entered is accurate and valid
   - ensure the card is in active status and not blocked by bank
   - ensure you are logged into Google account is a valid account
   - ensure the OTP entered is correct
   In the event of the problem persisting, please contact the CBD call center 600 575 556 for trouble shooting

4. **Can I register my CBD Credit &/or Debit card with more than one device using Google Pay?**
   Yes you can register same credit &/or debit card(s)in more than one Android device.

5. **Will my Google Pay information still be on my device if it is formatted?**
   No. Formatting your device will remove all payment cards registered on your device.

Transacting and Security

Transacting

1. **How can I make a payment with Google Pay?**
   - Ensure you set Google Pay as default pay in your Android device. Follow the steps to set as default wallet: Settings > Connections > NFC and payment > Tap and pay > G Pay
   - Gently hover your android phone on the contactless terminal for Google Pay to open and authenticate using finger print or iris can to authorize the payment.
   - If you wish to change the payment card, scroll the cards to select and authenticate the payment

2. **How will I know a transaction was successful?**

   After completing a payment using Google Pay, a payment confirmation will be displayed on your mobile screen. Additionally, you will continue to receive transaction alerts through SMS on your registered mobile number.

3. **How many transactions appear on the Google Pay?**

   You will receive an immediate notification after each transaction made using Google Pay. When you open the card in the Wallet, you will only see the latest transaction made. When you navigate to the transaction tab (tap on your card in the Wallet to display) you will see your last 10 transactions. You will be able to see all transactions through the respective card statement in the CBD Mobile Banking app.

4. **How do I choose which card I want to make a payment with?**

   The first card you add to Google Pay becomes your default payment card and will remain so unless you change it.

5. **How can I change my default card on Google Pay?**

   The first card added in Google Pay will be the default card for payment. It will show as the first card in the list at the top of the screen. To change your default card:
   - Open Google Pay
   - On the lower right, tap Cards
   - Tap the card you want to make your default card
   - Tap Set as default
     You can also open the Google Pay app, swipe left at the top to find the card you want to make as default, then tap Pay with this card.

6. **Do I need to be connected to Wi-Fi or my cellular data network to use Google Pay?**

   You would need an internet connection to add cards / disable cards from Google Pay and to check card available balance / limit. However to make Google Pay transactions, you do not need to have a cellular data or Wi-Fi connection. Please note that Google Pay may require you to periodically login to the app and connect to the internet with your device to keep the app active.

Security

1. **How secure is Google Pay?**
   - Google Pay protects your payment info with multiple layers of security, using one of the world's most advanced security infrastructures to help keep your information safe. When you use your phone to pay in stores, Google Pay doesn't send your actual credit or debit card number with your payment. Instead, a virtual account number is used to represent your information - so your card details stay safe.
   - Every transaction Google Pay requires you to authenticate with your fingerprint or your passcode.

- All transactions are monitored by CBD's risk and fraud detection systems.

2. **What should I do if I lose my original Credit &/or Debit Card and then receive a replacement card?**
The credit & debit card details stored in Google Pay are digital versions of your physical payment cards. If you lose your original credit & debit card and then receive a replacement card, you need to remove the original card from Google Pay and register the replacement card.

3. **What should I do if I receive a renewed Credit &/or Debit Card with new card validity?**
For all renewed credit and debit cards the 16 digit card number remains the same and it does not change, hence it is not required to register the renewed card. You would just need to activate the renewed card and the card expiry date will be automatically updated in Google Pay when your device is connected to internet or while making payments.

4. **What happens if my device is lost or stolen?**
If your device is lost or stolen, we first recommend you to contact our 24X7 contact center at 600 575 556 and place the request to block the digital cards (i.e. the cards which are added in Google Pay). Please inform our staff to block only the digital card and not the physical plastic card as it will be in your possession. This shall ensure you to continue using the plastic card and the digital card which was added in Google Pay will be disabled for further usage.

5. **What happens if I get a new Android Device?**
You have to register your cards again in the Google Pay digital wallet, make sure you delete the cards from your old device if you wish not to use the old device if you intend not to use the device anymore.

6. **Can I continue to use my physical payment card if I disable Google Pay or remove the digital equivalent on Google Pay?**
Yes. When you disable Google Pay or remove a registered card from Google Pay, you are only suspending the token or digital card number that has been assigned to your device for that card. You can continue using the physical plastic card.

7. **Does Google Pay have access to my card details and accounts?**
Google Pay does not have access to your card details nor to your accounts in any form.

Benefits & General FAQs

1. **Will I continue to receive the benefits and rewards from CBD Credit &/or Debit Cards that are used for payments with Google Pay?**
Yes, eligible CBD credit and debit cards added to Google Pay will continue to receive all the security, benefits and rewards that you receive today with your physical card.

2. **Are transactions made using Google Pay eligible for cashback / Discount?**
Yes, any credit and debit transaction made with Google Pay will continue to receive the eligible cashback / discount as per the respective card's Terms and Conditions.

3. **Am I still covered for the full suite of insurance attached to my card when I make a transaction using Google Pay?**

Yes, all of the insurance benefits that come with your CBD credit and debit card are still available when you make transactions with Google Pay

General FAQs

1. **How do I remove my CBD Credit &/or Debit Ccard from Google Pay?**
   You can remove your card from Google Pay by selecting the card and then clicking on 'MORE' in the upper right hand corner of the screen. This will bring up an option to 'Delete' the payment card which will remove it from Google Pay once you authenticate it either with your fingerprint or PIN.

2. **What if my Credit &/or Debit Card is temporarily or permanently blocked?**
   - Your Google Pay transaction will be approved only if the card is in 'active' status.
   - The transactions will be declined if your card is temporarily or permanently blocked or suspended.

3. **What if I upgrade my Credit &/or Debit Card?**
   Google Pay will continue to use your old card until your new card is activated. You will have to register your new card with Google Pay before you can start spending.
   Note: You have to manually delete the old card by selecting the 'Delete Card' option.

4. **What if my Credit &/or Debit Card expires?**
   The card will still be visible in the wallet but the transactions will be declined. Once you receive the renewed credit card, kindly activate the same to start paying using Google Pay.

5. **If I disable all my cards from Google Pay, does that cancel my physical cards or can I continue to use them?**
   Removing cards from Google Pay will have no effect on your physical cards. You can continue to use your physical cards as you normally would. You can add your credit cards back into Google Pay at any time.

6. **Can I enroll my supplementary Credit & Debit Cards in Google Pay?**
   All valid supplementary credit & debit cards can be added in Google Pay and the same steps for card enrolment and payments needs to be followed. But please note that since the primary cardholder's mobile number is registered with CBD, we would send the One Time Password (OTP) to the registered mobile number of the primary cardholder

7. **How can I cancel a payment made using Google Pay?**
   Cancelling a payment made with Google Pay is the same as a physical card. If you are at the store, you can ask the cashier to void the transaction or if the transaction is settled then raise a dispute for reversal or refund of transaction with the appropriate reason for dispute.

8. **How do I dispute a purchase made with Google Pay?**
   Please contact the CBD Contact centre at 600 575 556

9. **How can I keep track of purchases I've made with Google Pay?**
   Google Pay shows last 10 transactions. Please do the following:
   - Open Google Pay & choose the card
   - At the bottom you will see last 10 transactions

10. **My credit card is greyed out in Google Pay, what does this mean?**

Any card that is suspended will still appear on the Google Pay app but it will be greyed out. Please contact our contact center at 600 575 556 to know the reason for suspension.

11. If I suspend my Credit &/or Debit Card on Google Pay, how do I reactivate it?
You can suspend your card on Google Pay by contacting CBD customer care on 600 575 556. This team can also help you reactivate your card.

12. How do I keep my device and card details secure?
- Never leave your device unattended
- Use passcode or fingerprint recognition
- Change your device passcode if you are doubtful anyone else knows it
- Only register your own fingerprint and do not allow anyone else to add their fingerprints to your device
- Please be aware of unsolicited messages asking you to reveal any personal or financial information, to allow access to your devices or to install software
- Contact us as soon as possible if you suspect any unauthorized use of your device, if it is lost/stolen, or if you think your details have been compromised
- Register for and use Find My Device. This will allow you to find, lock and delete details on your phone if it is lost or stolen
- Make sure your contact details are up to date with us so we can get in touch with you quickly should we need to

****