

Frequently Asked Questions – Google Pay

1. What is Google Pay?

Google Pay is a mobile payment service that enables Android users to make in-app, online, and in person contactless payments with Android phones or smartwatch.

2. Which HSBC Armenia credit cards and which Android devices are eligible?

For the full list of eligible devices visit Google's official website following the link:

https://storage.googleapis.com/play_public/supported_devices.html

All HSBC Armenia MasterCard credit cards issued for individual customers, including:

- ◆ HSBC Mastercard Standard Flexi Card
- ◆ HSBC Mastercard Standard Card
- ◆ HSBC Mastercard Gold Card
- ◆ HSBC Mastercard Platinum Card
- ◆ HSBC Mastercard World Black Edition Card.

3. How to set up Google Pay and how to add a card to Google Wallet?

From the Play Store, download the Google Wallet app.

To set up Google Wallet, you need to:

1. Open the Google Wallet app.
2. Follow the setup instructions.
3. To make contactless payments, make sure your phone meets software standards, has NFC, NFC is turned on, and Google Pay is set as the default payment app (see "Pay with your phone" section for details).

Add a payment card on Phone:

1. Open the Google Wallet app on your phone and tap the '+' sign.
2. When you're prompted to add a credit card, line up your HSBC card within the frame on the screen to capture your card details or enter your card information manually.
3. Verify your card with a one-time passcode sent to you.

Add a card on Smartwatch:

1. On your watch, open the Google Wallet app
2. Tap 'Get started'
3. Set up screen lock
4. On your phone, follow the instructions to add a credit card. Note: This only adds a card to the Google Wallet app on your watch (not your phone)
5. Your card will show up on your watch.

4. How to Pay with Google Pay?

You can use the cards stored in Google Wallet to tap and pay wherever contactless payments and Google Pay are accepted. Just look for the Google Pay Acceptance mark or contactless symbol at checkout.



Pay with your Phone:

1. Open the Google Wallet app
2. At the top right, tap your profile picture or Account, then **Pay contactless setup**
3. Check if you're ready to make contactless payments. To pay contactless with Google Wallet:
 - ◆ Near field communication (NFC) must be turned on
 - ◆ To make a tap-to-pay transaction with a card in your Google Wallet, Google Pay should be set as your default payment app
 - ◆ Add a contactless payment method
 - ◆ Set up a screen lock
 - ◆ Your phone must meet the security requirements.

If all these requirements are met, your phone is ready to make contactless payments.

Pay with your Smartwatch:

Tap to pay wherever Google Pay is accepted. Just double-click the crown button on your watch and hold your watch screen near the terminal until you hear a sound or feel vibration.

1. Open the Google Wallet app
2. Hold your watch over the contactless payment reader until you hear a sound or feel a vibration from your watch
3. If asked, tap "Credit" regardless of your type of card.

5. Which virtual card is considered default in Google Wallet?

The first card added to Google Wallet will be the default card. Payments will be from this card unless another card is selected. If you want to change your default card, follow these steps.

Change your default card on Phone:

1. Open the Google Wallet app
2. At the top, find and select the card you want to use as your default card
3. Tap 'Make default'.

Change your default card on Smartwatch:

1. On your watch, open the Google Wallet app
2. Scroll to the card you want to use as default and then tap it
3. From the bottom, swipe up on 'More'
4. Tap 'Set as default card'.

6. What transactions will appear in Google Wallet and how are they different to my statement?

When you make a tap to pay transaction with Google Pay, you get a purchase notification that you have a new transaction. To get the transaction details, tap the notification.

To find past transaction details:

1. Tap the card you want to get transactions for
2. At the top right, tap Activity
3. To get transaction details, find the transaction and tap on it.

The full list of transactions made with your Virtual Card will be shown in your Card statement.

7. What happens when I replace my device?

If you replace your device, you will need to add your card(s) to Google Pay again. Please ensure that you remove your card(s) from any device before selling, exchanging, or disposing them. You should also remove your card if you temporarily pass your device to someone else, for example, to repairman.

8. What happens when my card expires?

If your Physical card expires, your Virtual Card will continue to work in Google Wallet until its expiry date.

9. What should I do, if I lose my physical card or device?

If you lose your card or device, please contact us immediately via our 24/7 Contact Centre at 060 655 000 to block your card (including the virtual card) and/or to delete your virtual card from Google Mobile Wallet.

If your Android device is with you, you can instruct the Bank to block only your physical card: Your virtual card will continue to work, and you will be able to use the Google Wallet mobile application until the expiry date of your virtual card.

10. Do I need a cellular data or Wi-Fi connection to use Google Pay?

You don't need internet connection to make purchases via Google Pay.

11. How many cards can I attach to a single device?

Currently Google does not set a limit on number of cards to be attached to a single device.

12. How do I remove virtual cards from Google Wallet?

Remove a payment card on your Android phone:

1. Open the Google Wallet app
2. Find the card you want to remove
3. Tap the card
4. At the top right, tap More > Remove payment method.

Remove a payment card on your Smartwatch:

1. Open the Google Wallet app
2. Find the card you want to remove
3. Tap the card
4. From the bottom, swipe up on More and tap Remove.

13. What should I do in case of fraud suspicion?

If you have any suspicion of fraud, please immediately suspend your Virtual Card from Google Wallet Application. You can suspend your Virtual Card yourself or by contacting us via our 24/7 Contact Centre at 060 655 000.

14. Is it possible to make a transaction without unlocking the phone screen?

Yes, just like card contactless transactions, for transaction equal and below AMD 20,000 no authorization is needed, i.e. you can make a payment without unlocking your phone.

For certain Android models there is an option to set up your phone so that it must be unlocked to complete an NFC transaction.

To turn on this setting:

- Go to settings
- Tap Connected devices > Connection preferences > NFC
- Turn on Require device unlock for NFC.

If you can't find this option, you may need to update your phone to the latest version of Android.

15. Important Information about Physical and Virtual Cards Expiration

What happens when my Physical card expires?

If your Physical card expires, your Virtual card will continue to work in Google Wallet until its expiry date.

When is the expiry date of my Virtual Card?

Virtual Card's expiry date is 3 years from the registration date of the card in Google Wallet.

How can I know the exact expiry date of my Virtual Card?

Thirty days before the expiration of Virtual Card you will receive a notification from Wallet Provider on your Android device regarding the Virtual Card's upcoming expiration and the request to re-digitize the Virtual Card before it expires.

How can I re-digitize my Virtual Card before its expiration?

After receiving the notification regarding the upcoming expiration of Virtual Card, you should update your existing valid Physical Card details to Google Wallet to re-digitize your Virtual Card, which extends the life of Virtual Card for another three years.

What should I do if I did not re-digitize my Virtual Card before its expiration?

You should remove the old expired Virtual Card from Google Wallet and add new Virtual Card.

For additional information please follow the link:

<https://support.google.com/wallet/?hl=en-GB#topic=11925502>