

- OCBC x Google Pay Credit/Debit Card contactless payment
- OCBC x Google Pay PayNow Service

## All you need to know about OCBC Google Pay

### OCBC x Google Pay Credit/Debit Card contactless payment

#### 1. What is Google Pay and can I participate as an OCBC Credit or Debit Card Member?

Google Pay is a secure and easy-to-use mobile payment service for Android phones that can be used to make purchases anywhere VISA Paywave and MasterCard Paypass is accepted.

It enables the use of both OCBC Credit and Debit cards by leveraging on existing Near Field Communication (NFC) technology to make mobile payments more accessible to both merchants and consumers.

#### 2. Which OCBC Cards and Android devices are eligible for Google Pay?

Eligible OCBC Credit and Debit Cards that can be used with Google Pay include Consumer Credit or Debit Cards that are not cancelled and are issued by OCBC. Corporate Credit and Debit cards are currently not supported.

With effect from 15 August 2018, to use Google Pay in-store, you need to have an android phone that is NFC capable with an OS that is Lollipop 5.0 and higher. Previously, Google Pay was supported on android phones with an OS that is KitKat 4.4 and higher.

Should you have further queries on Google Pay, please visit <https://pay.google.com/about/>

#### 3. Where can I use Google Pay?

Anywhere that VISA Paywave and MasterCard Paypass is accepted.

#### 4. How do I pay with Google Pay?

Step 1: Wake up and unlock your phone

Turn on your phone screen, and then unlock your phone. You do not need to open the Google Pay app.

Step 2: Hold your phone close to the payment reader for a few seconds

When the payment is complete, you will see a blue check mark on your screen

#### 5. Is my Card account number or other information being shared with Google Pay?

To deliver the best Google Pay experience, we will share certain account information such as data for your recent purchases, for each Card you selected to use with Google Pay, but not your full account information.

Please note that once you register your card with Google Pay, you are also registering your information to payments.google.com.

**6. How secure is a Google Pay transaction?**

Google Pay uses Tokenisation\* to secure your payment information.

\*Tokenisation is a method of replacing your sensitive payment card information (Card Number, Expiration Date, Security code, etc.) with a device-specific 'Token' which acts as a surrogate value. In mobile payments, Tokens are used to protect your payment information and to reduce the security risks inherent to plastic cards.

**7. How can I add my Card to Google Pay?**

To add an OCBC Credit and Debit Card on a supported Android device, download the "Google Pay" app from Google Play Store then click open the app. Add Credit or Debit Card and follow the instructions onscreen.

When adding your Card, you can choose to add the Card you already have on file with payments.google.com or add new Cards by manually entering your Card information or taking a picture of your Card. You will always need to enter your Security Code and accept the [OCBC Terms of Use](#) for Google Pay each time you add a Card to Google Pay. You are also subject to Google Pay's own terms & conditions.

**8. What is a Security Code? Why is it required?**

For security reasons, you will be required to enter your Security Code when adding your Card to Google Pay. The Security Code for your OCBC Card (Card ID or CVV) is the 3-digit, non-embossed number printed above your Card account number on the back of your physical Card.

**9. I was prompted to receive a one-time Verification Code. What is this and why is it required?**

For security purposes, we may ask you to enter a one-time Verification Code to confirm your identity. This code is a unique series of numbers and/or letters that you will receive via text on your mobile phone. When prompted, please enter that code into the appropriate field. Please note that the SMS-OTP will be sent to the mobile number you have registered with OCBC.

Your one-time Verification Code may expire if you aren't able to enter it within 3 minutes. If you are unable to get a one-time Verification Code, please contact OCBC Contact Centre: 1800 363 3333 (24-hour) and (65) 6363 3333 if you are calling from overseas.

**10. Can I add my non-activated physical card to Google Pay?**

Yes, you will be able to add your non-activated physical card to Google Pay App, and your card would automatically be activated after the provisioning process as it would involve you providing your one-time password.

**11. How long does it take to activate my OCBC Credit or Debit Card on Google Pay?**

After your card is added to your mobile phone, it will be activated by the payment card network (e.g. VISA, MasterCard), and OCBC. On average, activation should take place no more than 5-10 minutes after any additional verification requirements have been met such as entering your one-time password (OTP). During that time, you will be unable to use your card for Mobile Payments.

Please note that you will need a working Internet or data connection to activate your card.

**12. How to set my OCBC Card as the Default Card? And how do I change a Default Card?**

The first card loaded to Google Pay will automatically become your Default Card. If you wish to change your default card, simply open Google Pay then tap and hold the Card you wish to set as the default. Drag the Card to the top of the stack and release.

**13. Can I put multiple Cards on my device?**

Yes. At this time, Google Pay allows unlimited number of cards to be provisioned on a device.

**14. Can I provision the same Card on multiple devices?**

Yes.

**15. Why is the card image in Google Pay different than my physical card?**

The payment card displayed in Google Pay is at the sole discretion of OCBC and may not necessarily match that of your physical card.

**16. What is a Device Account Number and how is it different from my Card account number?**

For your security, when you add your OCBC Credit or Debit Card to Google Pay, a Device Account Number is created for that Card on that device. It is separate and unique to your device and is different from your plastic Card number. Your Device Account Number is used to make purchases with your Card using Google Pay.

**17. How will a Google Pay transaction appear on my OCBC statement?**

Transactions done on Google Pay will be prefixed with the Device Account number found on Google Pay. E.g. -1234 Merchant xxx \$10.00

**18. How do I get a refund for something I purchased with Google Pay?**

Please consult your merchant post sales for refunds

**19. What if I don't recognise the transaction that has been made?**

A charge might appear on your statement that you wish to query. Just contact us and we will aim to help resolve the charge in question. For more information about the security of your OCBC Card account, visit <https://www.ocbc.com/personal-banking/policies.html>

**20. Do I still get rewards (for example, OCBC\$ and Robs\$) when I use Google Pay? Will I also get to redeem my points?**

Yes, you receive all of the same rewards, security and benefits of your OCBC Credit or Debit Card when you use it with Google Pay. Please visit your Card account on [ocbc.com](http://ocbc.com) or in the OCBC Mobile app to see your individual Card benefits.

However, instant redemption of OCBC\$ and/or Robs\$ is not available.

**21. What about LinkPoints? Will I get to earn LinkPoints and redeem it when I use Google Pay?**

This feature is currently not available via Google Pay. Kindly use your physical card to earn and redeem LinkPoints.

**22. I'm facing issues with my device's software or hardware. What should I do?**

If you are having difficulty with your software or hardware, please visit Google Pay at [pay.google.com/about](http://pay.google.com/about)

**23. I'm getting notifications for my Card in Google Pay on my device. What are these notifications and how can I turn them on/off?**

You will receive "Card Notifications" for your OCBC Credit and Debit Card in Google Pay on your device, letting you know about purchases made via Google Pay. You can turn your notifications on or off by adjusting the "Settings" within the Google Pay App found at the top right corner.

Click on "Purchase Notifications" and alter from there.

**24. Where can I find the transactions list of my Card in Google Pay?**

OCBC has enabled Card Members to see their last 10 purchases in the "Transaction Display" of their Card within Google Pay on device. The "Transaction Display" will show the last 10 purchases you've made with your OCBC Credit or Debit Card via Google Pay.

**25. Why is the information shown in Google Pay different from my OCBC Online Statement?**

Google Pay will only include the last 10 purchases made on your Card. Please note that some of the listed transactions may be pending charges, which are temporary and are subject to change (for instance, pre-authorisations at restaurants and hotels). For all official statement information, please refer to your Card account information either on [ocbc.com](http://ocbc.com) or in the OCBC Mobile app. If you suspect that there has been fraudulent activity on your account, please call OCBC Contact Centre: 1800 3633333 (24-hour) and (+65) 6363 3333 if you are calling from overseas.

**26. Can I use my supplementary card on Google Pay?**

Yes, you can use your supplementary card on Google Pay.

**27. If I receive a replacement Card, do I need to update my Card information with Google Pay?**

No. Your Device Account Number will be connected to your new Card number automatically. You can use your Card in Google Pay to make transactions before receiving your new plastic Card.

**28. My device is lost or was stolen and I want to block my Card. What should I do?**

If you believe your device with Google Pay Card information has been lost, stolen or compromised in any way, call OCBC Contact Centre immediately at 1800 363 3333 (24-hour) or (+65) 6363 3333 if you are calling from overseas

**29. How do I remove my Card from Google Pay?**

You can remove your Card from Google Pay by selecting: Google Pay > Select Card > More > Remove Card

Google will store your 16 digit Card number and expiry date of your Card for an indefinite period until you remove this separately from [payments.google.com](https://payments.google.com)

## **OCBC x Google Pay PayNow Service**

**1. What is OCBC x Google Pay PayNow Service about? What can I use Google Pay PayNow for?**

This is a partnership service between Google and OCBC on Google Pay that allows you to perform P2P payments. You can transfer money, using your personal savings and/or current account(s) to recipient(s) with a registered PayNow number. Google Pay PayNow Service is a platform which allows users to send money to PayNow registered peers, similar to the other platforms like Pay Anyone/Internet Banking/Mobile Banking.

**2. What is the maximum amount I can send a day? I understand the maximum daily limit for PayNow is \$5000, is this limit shared with Google Pay?**

The maximum amount you can send a day on Google Pay is SGD1,000. This limit is on top of the existing PayNow limit you have for Pay Anyone/ Internet Banking/ Mobile Banking. This Google Pay limit is not shared with Pay Anyone/ Internet Banking/ Mobile Banking.

**3. What do I need in order to use Google Pay to send money?**

You need to meet the following requirements:

- I. Must have a smart phone with internet connection and the Google Pay app
- II. Must be an OCBC customer with Internet Banking access.
- III. To link an OCBC account, you will need to login using Internet Banking credentials and perform a 2FA authentication
- IV. Must have an active personal OCBC SGD savings and/or current account(s) linked to Internet Banking
- V. Must have sufficient funds in the account at the point in time of transfer
- VI. Must possess the recipient's PayNow registered mobile number

**4. If I'm not an OCBC customer, can I use Google Pay?**

You will not be able to use Google Pay to perform PayNow transfers at the moment. However, you will still be able to use Google Pay for card payments to merchants.

**5. Will Google be able to view my account information?**

Google has no visibility on your Internet Banking credentials and account balance.

**6. Are there any charges for using Google Pay to send and receive money?**

There is currently no service fee imposed for using this service.

**7. Can I link more than one account to Google Pay?**

Yes, you can link more than one OCBC account to GPay, as long as the account is also linked to your Internet Banking.

**8. What account types can I link to Google Pay?**

You can only link active SGD-denominated personal savings and/or current account(s).

**9. How do I delink my OCBC accounts with Google Pay?**

Please select the OCBC account (under Payment Methods) you wish to delink, then click on 'Remove this payment method'

**10. How do I send money via Google Pay?**

Simply enter the mobile number of your recipient that is registered with PayNow. You will see the recipient's PayNow nickname. This will help you to identify the person you wish to send money to, before confirming your transaction. If you are unsure, please check with your recipient.

You can also select a recipient from your existing contact list.

**11. How do I receive money on Google Pay?**

You have to be PayNow registered to receive funds.

**12. How will I be notified after a transfer has been made?**

OCBC will trigger a SMS notification informing you that the transaction is successful.

**13. Can I make multiple transfers with Google Pay?**

Yes, you can make multiple transfers on Google Pay up to a daily limit of SGD1,000.

**14. Can I register for PayNow on the Google Pay app?**

No, you cannot do so. You can only register for PayNow on OCBC's Mobile or Internet Banking.

**15. I am having issues with my Google Pay app. Who can I contact?**

You can reach out to Google's 1:1 support team by going to the help feature within the app.