

All you need to know about OCBC Android Pay

About Android Pay

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

Android Pay is a secure and easy-to-use mobile payment service 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 Android Pay?

Eligible OCBC Credit and Debit Cards that can be used with Android 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.

To use Android Pay in-store, you need to have an android phone that is NFC capable with an OS that is KitKat 4.4 and higher.

Should you have further queries on Android Pay, please visit <https://www.android.com/pay/>

3. Where can I use Android Pay?

Anywhere that VISA Paywave and MasterCard Paypass is accepted.

4. How do I use Android Pay?

1. Unlock your phone.
2. Tap the device on the terminal and you're done.

5. Is my Card account number or other information being shared with Android?

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

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

6. How secure is an Android Pay transaction?

Android Pay uses **Tokenization*** to secure your payment information.

*Tokenization 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.

Let's get started

7. How can I add my Card to Android Pay?

To add an OCBC Credit and Debit Card on a supported Android device, download the "Android Pay" app from Google Playstore 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 Android Pay each time you add a Card to Android Pay. You are also subject to Android'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 Android 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. If prompted, please select how you wish to receive the one-time Verification Code and then 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 activate my Card on my mobile phone before activating my physical card?

No. You need to activate your physical card before adding onto Android Pay.

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

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 to Default Card?

The first card loaded to Android Pay will automatically become your Default Card. If you wish to change your default card, simply open Android 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, Android allows unlimited number of cards on a device.

14. Can I put my Card on multiple devices?

Yes.

15. Once I add my Card, how can I suspend the ability to make payments or remove Cards from my device?

To remove your Card:

- Launch the Android Pay app.
- Select the card you wish to remove.
- Scroll down and select "Remove card".

16. Why is the card image in Android Pay different than my physical card?

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

Using Android Pay

17. How do I pay with Android Pay?

For transactions S\$100 and below, you do not need to unlock your phone for the payment to go through. You can pay up to 3 times while your phone is locked. You will be prompted to unlock for the 4th transaction made while your phone is locked. Payment will be processed as long as the phone is tapped on the NFC terminal.

For transactions above S\$100, phone unlock (either via pattern, pin or fingerprint) is always required.

18. 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 Android 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 Android Pay.

19. How will an Android Pay transaction appear on my OCBC statement?

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

20. How do I get a refund for something I purchased with Android Pay?

Please consult your merchant post sales for refunds.

21. What if I don't recognize 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>

22. Do I still get rewards (for example, OCBC\$ and Robs\$) when I use Android 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 Android Pay. Please visit your Card account on [ocbc.com](https://www.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.

23. What about LinkPoints? Will I get to earn LinkPoints and redeem it when I use Android Pay?

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

24. 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 Android Pay at <https://www.android.com/pay/>

Managing Your OCBC Card in Android Pay

25. I'm getting notifications for my Card in Android 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 Android Pay on your device, letting you know about purchases made via Android Pay. You can turn your notifications on or off by adjusting the "Settings" within the Android App found at the top right corner. Click on "Purchase Notifications" and alter from there.

26. What are the transactions listed with my Card in Android Pay?

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

27. Why is the information shown in Android Pay different from my OCBC Online Statement?

Android Pay will only include your last 10 purchases. Please note that some of the listed transactions may be pending charges, which are temporary and are subject to change (for instance, pre-authorizations at restaurants and hotels). For all official statement information, please refer to your Card account information either on 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 363 3333 (24-hour) and (+65) 6363 3333 if you are calling from overseas.

28. Can I use my supplementary card on Android Pay?

Yes. See eligible cards section.

29. If I receive a replacement Card, do I need to update my Card information with Android Pay?

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

30. How do I remove my Card from Android Pay?

You can remove your Card from Android Pay by selecting: Android 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 from payments.google.com

31. My device is lost or was stolen and I want to delete my Card. What should I do?

If you believe your device with Android 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.

If your device is lost or stolen, access Android Device Manager (<https://www.google.com/android/devicemanager>) to help you find, lock, and erase your phone. Also, you can simply search “Find my phone” and Google will show you where it is on a map.