

## **Frequently Asked Questions – Google Wallet**

### **1. What is Google Wallet?**

Google Wallet is one of the Mobile Payments solutions available to HSBC/HSBC Amanah credit card/-i cardholders. It provides a simple and secure way to pay using your compatible Android devices. Choose your device and add your HSBC/HSBC Amanah credit card/-i onto Google Wallet app to make transactions with your Android device in stores or in app.

### **2. Is Google Wallet secure?**

By creating a unique virtual account number for your payment information, your name and full card details are never shown in the app and never shared with the store. Google stores your payment information on secure servers and encrypts it with industry-standard SSL (secure socket layer) technology. For added security, you will be asked to unlock your device for certain payments from time to time. If your phone is ever lost or stolen, you can easily find, lock or erase your phone using Android Device Manager ([www.google.com/android/devicemanager](http://www.google.com/android/devicemanager)).

To protect your card, keep your device under your personal control at all times. Depending on the model of your device, you may be able to turn off the NFC function when you are not using Google Wallet. If you have lost your device, please report to the bank using the telephone numbers on the back of your HSBC/HSBC Amanah credit card/-i as soon as possible.

### **3. What are the devices compatible with Google Wallet?**

Google Wallet works with most NFC capable Android™ devices running Android 5.0 (Lollipop™) or higher.

### **4. Which HSBC/HSBC Amanah credit card/-i can I use for Google Wallet?**

Any personal HSBC/HSBC Amanah Visa and MasterCard credit cards/-i(s) are eligible for Google Wallet.

### **5. When I am adding my card, I have been prompted for a verification code via SMS. Why is this required?**

For security purposes, we may ask you to enter a verification code to confirm your identity. If prompted, please follow on-screen instruction to receive and enter the verification code. If you fail to enter the verification code or the verification code is expired, you may attempt to reprompt a new verification code via SMS or you can contact our Customer Service team at 1300-88-1388 (for Conventional) and 1300-80-2626 (For Amanah).

### **6. Can my supplementary cardholder setup Google Wallet with the supplementary card? Yes, supplementary cardholders can set up and use Google Wallet using their supplementary cards. If your supplementary cardholder set up the Google Wallet successfully, both you and your additional cardholder will receive an email confirmation on the service. The use of Google Wallet will be governed by the Terms and Conditions for Mobile Wallets which will need to be accepted during the setup process.**

**7. Can I continue to use Google Wallet if I have cancelled my HSBC/HSBC Amanah credit card/-i?**

No, your Google Wallet and your physical HSBC/HSBC Amanah credit card/-i share the same card account. If your HSBC/HSBC Amanah Credit card/-i is cancelled, you will not be able to make payments using your Google Wallet until you add or have another credit card/-i as a mode of payment.

**8. Is Google Wallet free to use?**

HSBC will not charge you any additional fee for using Google Wallet.

**9. Where can I use Google Wallet?**

You can use Google Wallet in stores with Visa payWave or MasterCard contactless payment terminals. You can also make in-app purchases where Google Wallet is provided as a payment option. Look out for the following symbols when making a payment.



**10. Can I use Google Wallet overseas?**

Yes, you can use Google Wallet overseas in the stores with Visa payWave or MasterCard contactless payment terminals. Nevertheless, you are advised to bring your HSBC/HSBC Amanah physical credit card/-i with you for travel in case Google Wallet is not accepted.

**11. Do I need to connect to the internet when using Google Wallet?**

An active internet access is required during setup or to refresh the information of your past transactions. In most circumstances, you do not need internet connection to transact using Google Wallet. However, occasionally you may be required to connect to the internet, for example after a device restart. For best experience, we recommend using Google Wallet with an internet connection (whether mobile data or [Wi-Fi](#)).

**12. Is there a limit for each transaction?**

Transaction limit depends on the setting of the contactless terminal. For contactless transactions there is a transaction limit of RM250. Any transactions above the contactless limit will require a PIN to be entered like any normal transactions using your credit card/-i as payment. For transactions that cannot be accepted by Google Wallet, please use your physical HSBC/HSBC Amanah credit card/-i.

**13. Where can I check my transactions?**

You can check all your transactions made via Google Wallet in HSBC Internet Banking, HSBC Malaysia Mobile Banking App or the credit card/-i statement. Other than that, you can also see the last 10 Google Wallet transactions made via your device under your card in the Google Wallet app. Just select a HSBC/HSBC Amanah credit card/-i in the Google Wallet app to see the last 10 Google Wallet transactions made with that card. Additionally, a real-time push notification with transaction details will be sent after each Google Wallet purchase (this requires an active internet connection).

Your transaction history on your monthly statement or HSBC Bank/HSBC Amanah Online Banking account will display 'GW' which stands for Google Wallet, if the transaction has been made using Google Wallet.

**14. Do I earn reward points/cashback for Google Wallet transactions?**

Google Wallet transactions are treated the same as the normal credit card transactions.

**15. How do I set my HSBC/HSBC Amanah credit card/-i as a default card in Google Wallet?** The first card you add to Google Wallet app is your default card. To set your HSBC/HSBC Amanah credit card/-i as default, go to Google Wallet app, select the card and tap "Set as default card". You can also go to "Settings>Google>Google Wallet" and select your HSBC/HSBC Amanah credit card/-i to make it as the default card.

**16. What should I do if I lose my Android device?**

You can call us at 1300-88-1388 (for Conventional) and 1300-80-2626 (For Amanah) to report loss of your device. Alternatively, you can find, lock, or erase your device using Android Device Manager.

To enable the Android Device Manager, the bank suggests you to take these steps in advance: 1. Sign in to your Google account on your device in order to use the Android Device Manager.

2. Turn on the location access from your device's apps menu, open 'Google Settings' and touch 'Security'.
3. Under Android Device Manager, move the switches next to 'Remotely locate this device' and 'Allow remote lock and factory reset' to the 'On' position.

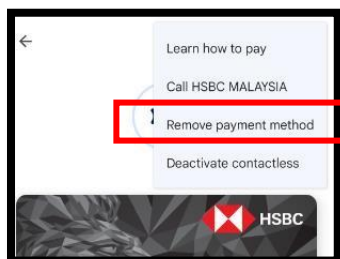
\*The steps above might be different based on the setting on different android device For Google Wallet Help, please visit <https://support.google.com/googlepay>.

**17. What should I do if I lose my card?**

Please call us at 1300-88-1388 (for Conventional) and 1300-80-2626 (For Amanah) immediately to report the lost. Once your physical credit card/-i is reported as lost, you will not be able to continue to use Google Wallet with this card.

**18. What will happen if I change my device to a new Android device?**

If you change your device to another device, you will need to add your credit card/-i(s) to Google Wallet app in the new device again. Please ensure that you remove your credit card(s)/-i from any device before selling, exchanging, or disposing of them. You can remove your credit card/-i in your Google Wallet by selecting the three dots at the top right corner and choose 'Remove payment method' after you tap onto the card.



**19. What should I do if I want to trade in my phone or send it for repair?**

You are reminded to remove all your cards in that device by selecting "Remove payment method" after you tap onto the card. You might also consider removing all your data (including

Google Wallet's payment information) by factory reset or suspending your cards by Android Device Manager ([www.google.com/android/devicemanager](http://www.google.com/android/devicemanager)).