

Google Pay™ - Security Tips

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1. How secure is Google Pay transaction?

When you shop at a merchant, Google Pay doesn't send your actual credit card number with your payment. Instead it uses a virtual account number to represent your account information - so your card details stay safe.

2. What card data is stored on the device?

The only card data stored on a cardholder's mobile device is the "token" Google Pay passes to the payment processor. This token represents a cardholder's card and helps to ensure account Security.

3. What is NFC?

Near Field Communication (NFC) is a set of short-range wireless technologies, it allows you to share small payloads of data between an NFC tag and an Android powered device, or between two Android -powered devices.

4. What can I do if I lose my device and want to suspend or remove my credit card from Google Pay?

- i. Go to Android Device Manager which will help you find, lock, suspend or remove all the payment card registered in Android Pay. Also, you can simply search "Find my phone" and Google will show you where it is on a map.
- ii. Call our Bank's Lost / Stolen Hotline on (852) 2828 8188 immediately to report lost and request suspension or removal of your credit card from Google Pay.

5. What can I do if I lose my card with Google Pay registration?

Please call the Bank's Lost / Stolen Hotline on (852) 2828 8188 immediately to report lost credit card and request deletion of the credit card's token. Once your credit card has been cancelled, you will not be able to continue to use Google Pay with this credit card. When we issue you a new credit card, you will need to add it to Google Pay.

6. How can I keep my device and card registered with Google Pay security protected?

- i. Set a screen lock – do not choose any personal identification number as password that is easy to guess by any other person.

- ii. Turn on Android Device Manager and sign in your Google account on your device - if your device is stolen and wiped, you can use Android Device Manager find, lock and erase everything on your device
- iii. Make sure all Apps are downloaded from trusted sources.
- iv. Do not visit any suspected website and accessing website through hyperlinks embedded.
- v. Turn on Verify Apps – block or warn before installing apps that may cause harm.
- vi. Use anti-virus software - Update it regularly and accept any updates to the Android OS.
- vii. Safeguard your device.
- viii. Do not disclose password of your device to others.
- ix. Do not add others' fingerprint in your device.
- x. Turning off NFC when not in use.

7. If I change, reset, update or format my device, can I continue to use Google Pay?

Yes. You will need to add your card again.

8. If I have to repair, sell or no longer use my device, how can I do?

Please make sure to remove all your card(s) information from Google Pay before having repair, sell or no longer use.

9. If I receive a renewal card, do I need to update the card information in Google Pay?

No. If your card which is previously added to Google Pay has been renewed, you do not need to add card to Google Pay again once you activated it.

10. If I receive a replacement card, do I need to update the card information in Google Pay?

Yes. You need to remove your outdated card information from Google Pay and add the replacement card again.