## GOOGLE WALLET FOR CIMB CREDIT CARD/-i

## **Frequently Asked Questions (FAQs)**

No.	Question	Answer
Gen	eral	
1	What is Google wallet?	Google Wallet is a digital wallet on Android that stores all your payment cards, passes, tickets, keys, or IDs details in one location. With Google Wallet, you can use your phone to tap to pay where Google Pay is accepted. Making it safer and simpler for you to make cashless purchases online and in-store.
2.	Who can use Google Wallet?	Android device user only can use Google wallet.
3.	What is the difference between Google Wallet and Google Pay?	Google Pay is the payment channel of Google Wallet, for you to add your cards to make payments and transactions.
		Google Wallet is the digital wallet on your Android device that stores all your payment cards, passes, tickets, keys, or IDs details, all in the app.
4.	Who can provision CIMB Credit Card in Google Wallet?	All CIMB credit card/-i holders who uses Google Wallet and an Android phone.
5.	What are the benefits of using CIMB credit cards on Google Wallet?	Digital wallets can make payments quicker, easier, and more secure.
		With the Near Field Communication (NFC) feature on your mobile phone, you can simply tap your phone to make contactless payment at places that displayed GPay logo or make online purchases by clicking the GPay button during checkout.
6.	I am a first-time user; how do I register for Google Wallet?	Browse at Google Play Store and download the Google Wallet app and follow the instructions on the app to register. Refer to the 'First Time Login and Access to Google Wallet' section below in this FAQ. Google Wallet is only available for Android device Users.

7.	Is Google Wallet safe?	Yes, it is safe to use.
		<ol> <li>Your card details are never stored on your phone or shared with merchants when you use Google Pay. (See FAQ 19)</li> <li>Google keeps all payment information on secure servers.</li> <li>Transactions made via Google Pay will trigger a confirmation on the app which can assist you to detect any suspicious activities quickly. The transaction confirmations contain information on where the transaction occurs along with the merchant's name and amounts transacted.</li> <li>In situations where you have lost your device and are worried about someone using Google Pay with your card details to make unauthorized transactions, you are able to either lock your device or perform a remote factory reset to prevent others from using your card via Google Pay on your lost device.</li> </ol>
8.	Are there any fees that I need to pay to use Google Wallet?	No fees will be imposed for Google Wallet usage.
9.	What should I do if I lose my device that has a CIMB credit card in my Google Wallet?	Kindly reach out CIMB Consumer Contact Centre at 03-6204 7788 immediately to block your CIMB credit card.
10.	What should I do if I lose my CIMB credit card?	Kindly reach out CIMB Consumer Contact Centre at 03-6204 7788 immediately to block your CIMB credit card.
11.	What if I have technical issues regarding Google Wallet app?	For any technical issues regarding Google Wallet app, visit Google Help Support.
12.	Where can I view more FAQs about Google Wallet?	You can proceed to Google Wallet App or website for more information.
13.	Which devices are compatible with Google Wallet?	It is compatible with Android devices with Near Field Communications (NFC) technology.
14.	What is the maximum number of device(s) that is allowed on a credit card used in Google Wallet?	Customer is allowed on using the same credit card up to a maximum of 2 Android devices only. E.g. 2 Android mobile devices OR 1 Android mobile device and 1 smartwatch.
15.	I have added my card to the Google Wallet on my Android phone and would like to use the same card on my smartwatch. Do I need to add the same card to my Google Wallet on my smartwatch?	Yes, you will need to add the same card to your smartwatch to be able to make transactions with your smartwatch.

16.	I have just bought a new Android phone, can I just login to my Google Wallet and use the existing cards that is saved on my Google Wallet?	No, you will need to add all your cards to your Google Wallet on your new phone to use your Google Pay.			
17.	Do I need to turn on Near Field Communications (NFC) to make any transactions or payments?	Yes, you will be required to turn on Near Field Communications (NFC) to make transactions or payments using Google Pay			
18.	Do I need to turn on Near Field Communications (NFC) to be able to add a new card to my Google Wallet?	No, you do not need to turn on NFC to add a new card to Google Wallet. However, after you have successfully added your card, you will need to turn on NFC before being able to make transactions or payments using Google Pay.			
19.	When making purchases using Google Pay, what will appear on the receipt? Will it be a computerized virtual number, or will it be the actual card number?	If the purchase is made physically in store using Google Pay, the receipt will state a masked token number.  If the purchase is made online, the receipt will state, the masked physical card number.			
First	First time login and Access to Google wallet				
1.	How do I add my CIMB credit cards on Google Wallet?	<ol> <li>You'll need to ensure you have mobile data or WiFi connection to start:</li> <li>Open the Google Wallet app or download it on Google Play Store</li> <li>Tap 'Add to Wallet' and follow the instructions onscreen.</li> <li>Verify your card.</li> <li>Once you've successfully added your card to Google Wallet, select the newly added card from the home screen.</li> <li>Select 'details' at the bottom of the screen.</li> <li>Select 'Make default for contactless.</li> <li>Your card is now ready to use.</li> </ol>			
2.	How do I use or make payments using Google Wallet?	To pay with Google Pay in stores using your phone, just wake the device and tap your phone on the contactless terminal or pay online.			

3.	Can I pay using my smartwatch? If yes, how do I get started?	<ol> <li>Yes, you can make payments using your smartwatch.</li> <li>How to add a card to your smartwatch?</li> <li>Make sure you have the Google Wallet app downloaded on your phone.</li> <li>Open the Google Wallet App from your smartwatch.</li> <li>Tap "Get Started".</li> <li>Set up screen lock either by Pattern, PIN or Password.</li> <li>Once screen lock setup is completed, follow the instructions to add your credit card on phone.</li> <li>Your card will now show up on your smartwatch.</li> </ol>
		<ol> <li>How to pay with smartwatch?</li> <li>Open the Google Wallet app.</li> <li>Hold your watch over the contactless payment reader until you hear a sound or feel vibration from your watch.</li> <li>Payment is completed when the "APPROVED" screen appears on the terminal.</li> </ol> For details regarding the smartwatch, visit Google Help Support Smartwatch.
4.	Is there a credit limit in Google Wallet once CIMB credit card is included in the Google Wallet?	The credit limit is determined by the credit card you added to the Google Wallet.
5.	Am I able to manage my credit card limit in the Google Wallet?	No, the credit card limit follows your available credit card limit. You must contact CIMB Contact Center if you would like to make any changes to your credit card limit.
6.	Can I do instalment payment plans on Google Pay?	No.
7.	How do I remove my card from Google Wallet?	<ol> <li>Open Google Wallet app.</li> <li>Find the payment method you want to remove.</li> <li>If it isn't the first card, swipe left until you reach the card you would like to remove.</li> <li>Tap the card, tap "More"         <ul> <li>Remove payment method.</li> </ul> </li> </ol>