BANK MUAMALAT GOOGLE PAY (FAQ)

1. **What is Google Pay?**
   Google Pay is a digital wallet platform and online payment system developed by Google to enable users to make payments with their Android phones, tablets, or watches. It allows users to link their credit or debit cards, as well as bank accounts, to the service for making purchases both online and in physical stores that accept contactless payments. To use Google Pay your device must be running on Android 5.0 and support (NFC) near-field communication.

2. **How secure is Google Pay?**
   Google Pay is a secure way to make payments. Google employs various security measures to protect users' payment information, including encryption, tokenization, and multi-factor authentication.

3. **What type of card are eligible for Google Pay?**
   - BMMB Visa Platinum-i
   - BMBB Visa Infinite-i
   - Pos Malaysia Visa Platinum-i
   - Pos Malaysia Visa Infinite-i

4. **How many device I can add for my cards?**
   You may add your card to more than one device and up to 10 devices per card.

5. **When I am adding my card, I have been prompted for a verification code via SMS. Why is this required?**
   For security reasons, you may be required to input a verification code to verify your identity. If prompted, please follow the on-screen instructions to receive and input the verification code. If you're unable to enter the verification code or if it has expired, you can request a new one via SMS or contact our Customer Service team at 03-2600 5500.

6. **Is Google Pay free to use?**
   There will be no charges for using Google Wallet.

7. **Do I need to connect to the internet when using Google Pay?**
   Internet access is not required to make purchases on Google Pay while using your device for in store purchases. However, internet access is required if you are making a purchase in-app and online; during setup or to refresh the information of your past transactions

8. **How long will it take for my Credit Card-i to be activated after I have added it to Google Pay?**
   The activation process is instantaneous or may take a few minutes. However, in some cases, it may take up to 24 hours for the card to be fully activated and ready for use with Google Pay. If you encounter any issues or delays, you may contact our Customer Service team at 03-2600 5500.

9. **When I add my Credit Card-i to Google Pay, does it include both primary and Supplementary Credit Cards-i on the account?**
   No. You need to add both cards separately.

10. How do I make payment with Google Pay?

To make payment with Google Pay for in-store payments, simply wake your device and tap it on the contactless terminal. For online payments, select Google Pay as your payment method. For transaction above RM250, you will be prompted to key-in the card PIN on the payment terminal.

11. Can I use Google Pay at oversea?

Yes, you can use Google Pay overseas in the stores with Visa payWave or MasterCard contactless payment terminals. However, it's recommended that you carry your physical cards during travel in case contactless payment is not accepted.

12. How do I remove my Credit Card-i from Google Pay.

To remove a card from Google Pay, follow these steps:

1. Open the Google Pay app on your device.
2. Tap on the payment method you want to remove. This could be a credit or debit card, bank account, or any other payment method listed in your Google Pay account.
3. Once you've selected the payment method, you should see an option to manage or edit it. Tap on this option.
4. Look for the option to remove or delete the card from your Google Pay account. This option is typically located towards the bottom of the screen.
5. Confirm that you want to remove the card from Google Pay when prompted.

After confirming, the selected card will be removed from your Google Pay account, and you will no longer be able to use it for payments through Google Pay

13. Where I can check my transaction?

You can review recent transactions made using Google Pay with your credit card-i within the Google Wallet App. Just select a Credit Card-i within the app to access its associated Google Pay transactions. Other than that, you can check all your transactions made via Google Pay in i-Muamalat Internet Banking/Mobile Banking App or the credit card statement.

14. Can I still enjoy the cashback programme for my card.

Yes, because the transactions are treated the same as the normal credit card transactions

15. What should I do if I am unable to add my card into Google Wallet.

If you have received an error message and unable to complete your card provisioning onto Apple Pay, please contact our Customer Service team at 03-2600 5500 for further assistance