

Mobile Wallets – Google Pay FAQs

About Google Pay

- **What is Google Pay?**

- Google Pay allows you to use your compatible Android devices to pay securely with Gulf Bank cards for in store, website, and in-app purchases.
- Just like you do with your physical card today, simply tap your phone at a contactless (NFC) POS terminal to complete the payment transaction.

- **Why should I use Google Pay instead of my physical cards?**

Google Pay offers a simple, secure, and convenient payment experience that doesn't require your wallet or purse.

- **Which cards are eligible for Google Pay?**

All Mastercard and Visa credit/debit/prepaid cards issued by Gulf Bank are eligible to be added on Google Pay (excluding corporate, Nassour and AlAmil cards).

Google Pay Set Up

- **Which devices can I use Google Pay with?**

Google Wallet is available on any Android device that supports NFC and running on Android 5.2 or later.

- **How to add your Gulf Bank card to Google Pay?**

Through Google Pay Digital Wallet:

1. Open the Google Wallet application.
2. Make sure to sign in with your Google ID if it is your first time using the application.
3. In the Wallet app, tap the "Add to Wallet" button.
 - Tap "Payment Card".
 - Tap on "New Credit or Debit Card" to add a new card.
 - Tap "Previous Cards" to add a card that you used previously.
4. Enter your card details manually and follow the steps on the screen to add a new card.
5. Enter the OTP sent to your email and mobile number and the card will be successfully enrolled.
6. You are now ready to use Google Pay.

- **Why was the request to add my card to Google Pay declined?**

Your card may have been declined due to your card being:

- Closed;
- No longer in good standing;
- Being provisioned on a device that is reported as lost or stolen.

NOTE: Please contact us if you require further information using Google Pay to make transactions.

- **Where can I use Google Pay?**

- Google Pay is accepted worldwide at millions of businesses, websites, and applications. You can use Google Pay almost anywhere that you can currently tap your card to pay.
- However, Google Pay will not work with card readers where it is necessary to insert your card into the reader.

- **Do I need an internet connection to register my card in Google Pay?**

Yes, you need an internet connection when setting up Google Pay or registering your card, but you don't need an internet connection to use Google Pay for in-store purchases.

- **How do I make in-store purchases with Google Pay?**

When using your default card:

- Click the side button and unlock your device;
- Hold the top of your device near the contactless reader until 'Done' and a checkmark appears on the display.

- **Can I use Google Pay overseas?**

Google Pay is accepted anywhere that you can currently tap your card to pay.

- **Can I use Google Pay to withdraw cash from ATM machines?**

No, Google Pay can be used only for POS and e-commerce transactions.

- **Are there any charges for using Google Pay?**

The same fees and charges that you would normally incur with your physical card will be applied when using Google Pay.

- **Can I enroll the same card in Google Pay on multiple devices?**

You can register the same card on up to 5 Android devices.

- **Do I have to enter the card PIN when paying via Google Pay?**

No, PIN entry is not required.

Google Pay Security

- **Is Google Pay secure?**

Using Gulf Bank cards with Google Pay is secure. There are several features that enhance its security. Some of these include:

- Your physical card number is not stored on your phone - instead, a unique Digital Account Number is used;
- If your phone is lost or stolen, "Google Find My Device" feature enables users to locate, lock, and even wipe their devices remotely;
- In case of a lost or stolen device, you can call Gulf Bank at 1805805 and cancel the card and delete the card from the device's wallet.

- **What is a Digital Account Number?**

For enhanced security, your actual card number will never be stored on the Android devices. Following registration with Google Pay, your card number will instead be replaced by a unique Digital Account Number each time you add a new card to your device. This Digital Account Number will then be transmitted to merchants in place of your actual card number for in-store purchases.

- **What happens if my phone is lost or stolen?**

- Call Gulf Bank at 1805805 and cancel the card and delete the card from the device's wallet.
- Use "Google Find My Device" feature which enables you to locate, lock and even wipe your device remotely.

- **Do I need to register my card again if I get a new Android device?**

You must register your cards again (make sure you delete the cards from your old device in case you don't want to use that device again).

Rewards and Card Benefits with Google Pay

- **Will I continue to receive the benefits and rewards from my Gulf Bank cards that are used for payment with Google Pay?**

Yes, eligible Gulf Bank cards added to Google Pay will continue to receive all the security, benefits, and rewards that you receive today with your physical card.

- **Are transactions made using Google Pay eligible for Gulf Points/ cashback?**

Yes, any transaction made with Google Pay will continue to receive the rewards benefits similarly while using your physical card.

- **If I don't have my card, can I show my Google Pay application/ card image to receive a discount as part of the Gulf Dining and Promotions programs?**

Yes, you can show the restaurant that you are using your Gulf Bank card when you pay with Google Pay.

Others

- **What if my card expires?**

Your renewed card will automatically appear in the Google Pay wallet.

- **How do I dispute a purchase made with Google Pay?**

Please follow the same process as you would with a purchase on your card.

- **Can I see my Google Pay transactions on the application?**

Yes, the latest 10 successful and/or refunded transactions in the wallet will be displayed for each card. Select the card for which you want to see the transaction history and then scroll down to view the transaction history. If you would like to view more of your transaction history, please log in to your Gulf Bank online account.

- **Can I import my cards if I have changed devices?**

No, cards do not transfer to your new mobile device from your old mobile device. You will need to add your cards to Google Pay separately on your mobile device (each combination of payment card and device is assigned a unique Device Account Number).