

Frequently Asked Questions

1. What is Google Pay?

Google Pay is a mobile payments app that can store your credit, debit, prepaid, loyalty Cards, etc. It is the fastest, simplest way to pay in millions of places – online, in stores. It brings together everything you need at checkout and protects your payment info with multiple layers of security.

2. How do I set up Google Pay?

- It only takes a few minutes to get up and running with Google Pay.
- Download the app on Google Play or the App Store, or visit pay.google.com.
- Sign in to your Google Account and add a payment method.
- If you want to use Google Pay in stores, check to see if your phone has NFC.
- That's it! You're ready to pay.

3. To enable Google Pay, how do I know if my Android device has NFC?

All Android devices with Android Lollipop 5.0 and above are NFC enabled. You can additionally check for the NFC tab under your phone's Settings Menu

4. How do I add my RAKBANK Cards to Google Pay?

It's simple to add your Card to your compatible Android device.

Open the Google Pay app on your device and tap the "+" sign. (If you do not have the app, you can download it from the Google Play Store.)

Add your Card manually by entering your Card information

Verify or enter the additional information such as Cardholder Name, Expiration Date and Security Code (CVV)

Read and accept the Terms and Conditions for adding a card to a digital wallet by touching AGREE TO ALL.

Enter the Authentication Code received and touch SUBMIT

Once complete, your card is ready for use in Google Pay

5. How does Google Pay work?

Google Pay is the fast, simple way to pay in millions of places. After you add a Card, you can:

- Pay in stores or for transit using your phone.
- Pay in apps or on websites.

6. Where can I use Google Pay?

You can use Google Pay at merchants accepting contactless payments as well as mag-stripe only terminals commonly deployed in-stores where a plastic Card can be swiped. Look for the contactless payment symbol.

7. How do I remove a Card from Google Pay?

To remove a Card from Android, select Google Pay. Next, touch the Card you want to remove and select 'More.' Then, simply touch 'Delete Card'. You will need to confirm by selecting 'Delete.' Confirm the Card deletion again with your fingerprint or by touching PIN and entering the four-digit code.

8. How can I change my default card on Google Pay?

The first card added in Google Pay would be the default card for payment. It will show as the first card in the list at the top of the screen. To change your default card:

- Open Google Pay
- On the lower right, tap Cards
- Tap the card you want to make your default card
- Tap Set as default

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You can also open the Google Pay app, swipe left at the top to find the card you want to make default, then tap Pay with this card

9. Is Google Pay secure?

Yes. Google Pay is secure because it processes transactions through a tokenisation service. This service replaces a Card's primary account number with a random numerical sequence unique to a specific device, merchant, transaction type or channel. Actual account numbers are not stored on the device, or on mobile servers, and cashiers will no longer see your name, Card number or Card security code, helping to reduce potential fraud.

10. How can I make a payment with Google Pay?

You can use your Android device to make contactless payments with Google Pay wherever contactless payments are accepted. Just look for the contactless and/or Google Pay symbol at checkout and be sure that NFC is turned on your device. To make a purchase, wake up the device and hold it near the contactless reader until your device beeps or vibrates and a checkmark appears on the screen indicating your purchase is complete. You may be prompted to unlock the device first by providing your PIN, passcode, pattern or fingerprint.

11. How do I choose which card I want to make a payment with?

The first card you add to Google Pay becomes your default payment card and will remain so unless you change it. To change your default card, or to make a payment using another card, drag the desired card to the front of the wallet.

12. What is the process at the checkout with Google Pay?

At checkout, unlock your device and hold near the contactless terminal. Your device will beep or vibrate, followed by an on-screen confirmation. You may be asked to sign a receipt or enter your pin to complete your transaction.

13. What devices are compatible with Google Pay?

Google Pay is available for most NFC and HCE capable devices running Android running Kit Kat 4.4 or higher.

14. Can Google Pay be used to make online purchases?

Yes. Google Pay can be used for online/e-commerce payments (via apps and Google Pay on web).

15. Can I use Google Pay to make in-App purchases?

You can! Spotted the Google Pay logo or 'Buy with Google Pay' at checkout? Select the payment option and confirm. Done.

16. How many transactions appear on the Google Pay?

You will receive an immediate notification after each transaction made using Google Pay. When you open the card in the Wallet, you will only see the latest transaction made. When you navigate to the transaction tab (tap on your card in the Wallet to display) you will see your last 10 transactions. You will be able to see all transactions through the respective card statement in the Mobile Banking app.

17. Will I receive a digital receipt for my purchase and how will it appear?

You will receive a receipt as a standard Android notification. Click on the notification to view your receipt which will display the merchant name, merchant logo and merchant contact information along with the basic transaction details (time, amount, etc).

18. Will I still earn rewards and benefits on my card when I pay with Google Pay?

You will get all the benefits, rewards and protection that your Debit or Credit Card currently provides when you pay with Google Pay..

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19. Can I continue to use Google Pay if my physical Credit / Debit / Prepaid card is due to expire?

You can continue to use Google Pay till your card expiry date. Once you receive and activate your renewed card, you will need to add it into Google Pay.

20. Will the card image in Google Pay match my physical card?

The card image may not be an exact match. Keep in mind this doesn't affect how your cards work with Google Pay.

21. What should I do if my device is lost or stolen?

If your device is lost/stolen, please contact us immediately on +971 600 54 0000 and we can block your card on Google Pay. We recommend that you also register for and use Find My Device. This will allow you to find, lock and delete details on your phone if it is lost or stolen.

22. What happened to Android Pay and Google Wallet?

Android Pay and Google Wallet are now part of Google Pay. You can do all the same things you used to do with these apps, like pay in stores or send money to friends, using Google Pay.

23. What should I do if I still have questions or need assistance with Google Pay?

Call us on +971 04 213 00 00 or please visit www.rakbank.ae.