

Google Wallet™: Frequently Asked Questions (FAQ)

Overview

1. What is Google Wallet?

Google Wallet is a digital wallet that allows you to securely store your cards, tickets, passes, keys, and IDs.

Note: Not all features are available in every region, but Google to bring them to you in the coming months.

2. Why should I use Google Wallet?

Security and privacy are built into every part of Google Wallet to keep all your essentials protected. When you tap to pay with your Android phone, Google Pay doesn't share your real credit card number with the business, so your payment info stays safe.

3. Where can I use Google Wallet?

You can use Google Wallet to tap and pay everywhere Google Pay is accepted. Just look for the contactless symbol or GPay at checkout.



4. Where can I download Google Wallet?

You can download Google Wallet on your Android device from the Play Store.

5. Do I need to pay to use Google Wallet?

No, transactions are processed with the same fees as using a physical card.

6. Which devices support Google Wallet?

In-store Payments

Android devices with:

- Android 5.0 (Lollipop) or higher
- Near Field Communication (NFC) support
- Host Card Emulation (HCE) support

In-app (using tokens)

Android devices with Android 5.0 (Lollipop) or higher

7. What is NFC?

Near Field Communication or NFC is a method of wirelessly transmitting data using radio waves. Google Wallet uses NFC for in-store payments to wirelessly transmit payment data to payment terminals with NFC readers that have been activated for use.

8. Which PB Credit/Debit Cards or PIB Credit Cards-i can I register to Google Wallet?

PB Credit Cards/PB Debit Cards and PIB Credit Cards-i that supports Google Wallet are:

- PB Visa Infinite Credit Card
- PB World Mastercard Credit Card
- PB Visa Signature Credit Card
- PB Quantum Visa Credit Card
- PB Quantum Mastercard Credit Card
- PB Visa Platinum Credit Card
- PB Platinum Mastercard Credit Card
- Mutual Gold-PB Visa Platinum Credit Card
- PB Visa Gold Credit Card
- PB Gold Mastercard Credit Card
- PB-AIA Visa Gold Credit Card
- PB-Petron Visa Gold Credit Card
- PB Visa Classic Credit Card
- PB Standard Mastercard Credit Card
- PB Visa Debit Card
- PB-Petron Visa Debit Card
- PB Visa Business Card
- PB Visa Commercial Card
- PB Visa Lifestyle Debit Card
- PB Mastercard Lifestyle Debit Card
- PB RCB Mastercard Elite Debit Card
- PB RCB Mastercard Gold Debit Card
- PB UTAR Debit Mastercard Card
- PB TAR UMT Debit Mastercard Card
- Public Islamic Bank Visa Platinum Credit Card-i
- Public Islamic Bank Platinum Mastercard Credit Card-i
- Public Islamic Bank Visa Gold Credit Card-i
- Public Islamic Bank Gold Mastercard Credit Card-i

9. Can I use Google Wallet in foreign countries?

You can use Google Wallet to tap and pay everywhere Google Pay is accepted. Just look for the contactless symbol or GPay at checkout.



Getting Started

1. What do I need to start using Google Wallet?

- A compatible Android device
- A supported payment card
- A Google account
- Secure lock mechanism on the device

Note: Google Wallet will not work on devices without secure lock mechanism

2. How can I create my own Google account?

When you launch Google Wallet for the first time, you will be asked to sign in to a Google account if one is not already signed in on the device. If you do not have an account, you may create one at that time.

3. How to add my card to Google Wallet?

- Open the Google Wallet app or download it on Google Play
- Select 'Add to Wallet'
- Enter the card details
- Read and accept the Terms & Conditions
- Choose a verification method (via PB SecureSign or by contacting PB Card Customer Service)
- You're all set!

4. How many cards can I add to Google Wallet?

There is no limit on the number of cards storable in the Google Wallet.

5. Can I register the same card with more than one device using Google Wallet?

No, one PB Credit/Debit Card or PIB Credit Card-i can only be registered to one device using Google Wallet.

6. Can I add my card to Google Wallet when I am overseas?

Yes. However, attempting to add a card to Google Wallet while you are outside Malaysia requires you to be able to perform verification via PB SecureSign or to contact PB Card Customer Service.

7. How long will it take for my card to activate after adding it to Google Wallet?

There is no separate activation needed for using a card which has been added to Google Wallet.

8. When I attempt to add a card to Google Wallet, a message tells me that it cannot accept my card and to contact my bank. What can I do?

Contact PB Card Customer Service for assistance.

9. Can I use Wi-Fi to add my card to Google Wallet?

Yes. However, for the best experience, the device should have a SIM card installed. If you encounter any issues when registering the card over Wi-Fi, we suggest switching to a cellular data connection.

10. What should I do if I have an issue adding a payment card to Google Wallet?

Contact PB Card Customer Service for assistance.

11. How do I set the default payment card in Google Wallet?

- Open the Google Wallet app
- Select your card from the home screen
- Select 'details' at the bottom of the screen
- Select 'Make default for contactless'

You can also make one-time payment with non-default card. To use non-default card for payment:

- Open the Google Wallet app
- Swipe left until you find the card you want to use
- Hold the back of your phone against the contactless payment terminal and look for the check mark

12. How do I make purchases with Google Wallet?

In-store

- Unlock your phone
- Hold it near the terminal
- Look for the check mark to confirm the payment is complete

If the check mark is not on the screen:

- Try holding the device in a different way
- Hold the device closer to the payment reader
- Hold the device for a few extra seconds

If there is a check mark but the cashier says the payment did not work, double-check that the store accepts contactless payments.

You may be prompted for the card's Personal Identification Number (PIN).

Note: This PIN is different from the device's PIN

In-apps and Website

- At checkout, tap the 'Pay with Google Pay' button
- If asked, choose a payment method and enter your shipping address
- Confirm your order

13. Is PIN verification required for Google Wallet transactions?

You are required to unlock your device only and no longer required to key in your card PIN for Google Wallet transactions that are within the contactless cumulative limit. However, for transactions exceeding the contactless cumulative limit, you will be required to use your physical card.

14. Is there any transaction limit when using Google Wallet?

Yes, the transaction limit that applies to Google Wallet is the same as your physical card. For in-store payments, contactless cumulative limit applies. If a PIN is required to authorize a payment, you will need to enter your physical card's PIN at the terminal.

For added security, you may choose to adjust your contactless cumulative limit by contacting PB Card Customer Service.

15. Can Google Wallet be used to make online or in-app purchases?

Yes. Google Wallet can be used for online and in-app purchases at participating merchants.

16. How do I return a purchase if I used Google Wallet to make the payment?

All purchases made with Google Wallet can be returned according to the store's policies. If the merchant asks you to swipe your card, simply hold the back of your phone to the contactless payment terminal. For some returns, you might

have to provide the last four digits of your virtual account number. You can find your virtual account number on the card details screen in your Google Wallet app. In some instances, a merchant may ask for your physical card to complete the return.

17. Do I need to have an active internet data connection to make a payment using Google Wallet?

A valid Token Key is required to make a Google Wallet payment. Google Wallet requires an internet connection to download Token Keys periodically. If you do not have an internet connection and have used all Token Keys on your device, you will not be able to use Google Wallet until new Token Keys have been downloaded.

After you connect to the internet, there may be a delay before Google Wallet downloads new Token Keys to allow you to transact using Google Wallet.

18. How can I keep track of purchases I've made with Google Wallet?

- Open the Google Wallet app
- Select Menu
- Select Activity

19. For some cards, Google Wallet does not keep track of the purchases I have made using the app. Is there an issue with the app or my card?

No. Displaying transaction history may not be available under few circumstances. Contact PB Card Customer Service should you require further clarification on your transaction history.

20. The card image I see in Google Wallet does not match my physical card. Is there an issue with my card?

No. The card displayed in Google Wallet may not always exactly match the physical card.

21. How do I remove my card from Google Wallet?

- Open the Google Wallet app
If you have multiple Google Accounts in Google Wallet: At the top left, select your name, then choose the account you want to remove a card from
- Select the card you want to remove.
- Select 'Settings' at the top right corner
- Select 'Remove payment method'
- Select 'Yes, remove' to confirm

Contact PB Card Customer Service for assistance should you face any difficulties removing a card.

22. What should I do if I lose my original payment card and then receive a replacement card?

The payment cards on Google Wallet are digital versions of your physical payment cards. If you lose your original payment card and then receive a replacement card, you need to remove the original payment card from Google Wallet and register the replacement card.

23. Can I continue to use my physical payment card if I disable Google Wallet or remove the digital equivalent on Google Wallet?

Yes. When you disable Google Wallet or remove a registered card, you are only suspending the token, or digital card number, that has been assigned to your device for that card.

24. The cashier is asking me for the last four digits of my card number. I provided them with the number, but the transaction failed. What went wrong?

In rare cases, the merchant may ask you for the last four digits of the card number. You will need to provide the last four digits of the virtual account number instead of the last four digits of the physical card. For ease of use, it is located under the card details on your Google Wallet app.

25. Can I use Google Wallet at an Automated Teller Machine (ATM)?

No, Google Wallet is not available for use at ATMs.

Payment Security

1. How secure is Google Wallet?

Security Overview

Google Wallet keeps your cards, passes, and other essentials safe with industry-leading security built right into your Android phone. And when you pay with Google Wallet, your real card info is never shared. Plus, with easy-to-use privacy settings, you're in control of who sees and uses your data.

Android Security

Google Wallet is safer than your physical wallet. It's protected with advanced security features from Android phones, like 2-Step Verification, Find My Phone,

and more. Keep your data and essentials secure with advanced Android security features like 2-Step Verification, Find My Phone, and remotely erasing data.

In store security (Tokenization)

When you tap to pay with your Android phone, Google Pay does not share your actual card numbers with the business, so your payment info stays safe.

2. What is tokenization?

Tokenization is a method of replacing your sensitive payment card information (Card Number, Expiration Date, Security code, etc.) with a device-specific 'token' which acts as a surrogate value. In mobile payments, tokens are used to protect your payment information and to reduce the security risks inherent to plastic cards.

3. How can a token be deleted?

Token deletion can happen in the following scenarios:

- Payment card removed from Google Wallet
- Device wiped using Android Device Manager
- Device has not checked in with Google's server in 90 days (powered off or does not have internet access)
- Initiated by the Bank upon Cardmember's request

4. Does Google Wallet run on rooted devices?

Google Wallet runs on devices passing attestation. Rooted devices fail at a number of conditions including those indicative of the execution of phone rooting tools.

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

If your device has been lost or stolen, you can prevent unauthorised payments being made with your card on Google Wallet by:

- Locking your device remotely by using Google's Find My Device feature
- Permanently erasing all the data on your device remotely by using Google's Find My Device feature

6. If I were to switch phones, do I need to add the cards all over again?

You would need to add your cards again if you were to change your phone as no data will be stored in the application. You need to ensure that you have removed the payment card from the earlier Google Wallet app to allow new Google Wallet registration for the same card.

- 7. Does Google Wallet have access to my bank accounts?**
No. Google Wallet does not have access to your bank accounts.

- 8. Will my Google Wallet information still be on my device if it is formatted?**
No. Formatting your device will remove all payment cards registered to your device.

- 9. If I send my phone for repair, do I have to reset Google Wallet?**
All payment information in Google Wallet will be deleted. You will need to set up Google Wallet and add your payment card information again.

- 10. If I reset my device, what happens to my Google Wallet service?**
When performing a factory data reset, all payment information in Google Wallet will be deleted. You will need to set up and add your payment card information into Google Wallet again after your device has been reset.