

## Frequently Asked Questions

### Q. What is Google Pay?

Google Pay India is a mobile payment service that can be used by users to make payments using Cards and UPI. For Cards, Google Pay uses a process called Tokenization to replace the sensitive card information with an alias called token that is then used for payment instead of the sensitive card information.

### Q. What devices are compatible with Google Pay in India for Card tokenized transactions?

All devices with **Android 5.0 (Lollipop)** or higher. Currently IOS is not supported.

### Q. Can I download Google Pay from Play store?

Yes, you can download the Google Pay India app from the Google Play Store.

### Q. How can I create Google Pay account?

- 📌 Download Google Pay on phones running Android 5.0 (Lollipop) or higher.
- 📌 Enter your phone number.
- 📌 Sign in with your Google account.
- 📌 Follow the instructions to secure your Google Pay app and add your RBL Bank Credit Card and Debit Card

### Q. Which mobile number should I use for Google Pay registration?

You can use any mobile number of your choice for Registration on Google Pay as long as you have access to the mobile number. The OTP to complete the registration will be delivered to this mobile number. However, please do note that in order to Add a payment method on Google Pay below are required:

In order to add your RBL Bank Credit Card/ Debit Card on Google Pay, please ensure you have access to the mobile number registered with your RBL Bank as you would receive an OTP on that mobile number.

### Q. How to Add Cards to Google Pay?

- 📌 On your mobile device, open Google Pay
- 📌 Tap Profile Payment methods Add card.
- 📌 Enter the card number, expiry date, CVV, and the cardholder's name and billing address.
- 📌 Tap Save
- 📌 Accept issuer Terms & conditions
- 📌 Enter OTP sent to your registered mobile number with RBL Bank
- 📌 After your card is verified, you're ready to use it for transactions.

### Important:

You should receive this OTP via text message to the phone number/ email associated to your Card. If you don't receive a one-time password, verify that your contact information is up to date with the bank.

Please note that Adding your card to Google Pay will register your card for Tokenized card payments for all the below use cases:

- 📌 Tap & Pay at NFC enabled terminals
- 📌 QR code based payments at merchants
- 📌 Mobile Recharges on GPay and Online payments on 3rd party merchants where GPay is supported

In case you don't want to register your Card for any of the use cases listed above, you can always call RBL Bank to opt-out/deregister a particular use case for you before adding the card.

**Q. How to remove Cards from Google Pay?**

- ☑ On your mobile device, open Google Pay
- ☑ Tap Settings Payment methods.
- ☑ Tap the card that you want to remove Remove card

Please note that removing your Card from Google Pay will automatically disable all forms of tokenized card payments for you.

You can also call RBL Bank to de-register your card on a per use case post card addition.

**Q. What are the use cases supported by Google Pay currently for cards?**

You can use your RBL Bank Credit Card/ Debit Card added in Google Pay for the following types of transactions:

- ☑ Tap & Pay at NFC enabled payment terminals
- ☑ Bharat QR code based Payments at online & offline merchants
- ☑ Online Payments on select Android apps like Myntra, Yatra, Dunzo, Coolwinks etc.

**Q. Can I use cards added on Google Pay in foreign countries?**

If your Card is switched on for international transactions, then you can use it at foreign countries.

**Q. Can I use cards added on Google Pay at ATM?**

Currently Google Pay is not supported at ATMs.

**Q. How long will it take for my Card to activate after registering it to Google Pay?**

The average amount of time between the request for activation and approval will be within seconds, but may take up to 10 minutes depending on completion of additional verification requirements. If this amount of time has been exceeded, remove the digital card from Google Pay and register it again.

**Q. How secure is my card on Google Pay?**

Google Pay uses a process called tokenization to save your card. Tokenization is a method of replacing your sensitive payment Card information (Card Number, Expiry Date, CVV etc.) with a device-specific 'Token' which acts as a surrogate value that is then used for processing payments instead of the sensitive card information.

**Q. Does Google Pay store any of my sensitive card information?**

Google Pay does not store any of your sensitive card information like Full Card number, CVV, Expiry date either on the device or on the server.

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

- ☑ To delete/suspend your Card token from your lost device, please report the same immediately to RBL Bank's helpline at the following:
  - o **For Credit Cards:** Call 022-62327777 or write to CardServices@rblbank.com.
  - o **For Debit Cards:** Call at 022- 62327777 or write to customercare@rblbank.com

You can also visit <https://support.google.com/accounts/answer/6160491?hl=en> & follow the steps to remotely lock & erase your device.

**Q. If I change phones, do I need to add the Cards all over again?**

Yes, if you change your phone then all your cards would have to be added again since Card tokens are device specific and you would need to re-tokenize your cards on your new device.

**Q. I want to recycle/give away my phone but my Card are still on the phone. What should I do?**

- ☑ You should delete all your Cards one at a time from Google Pay App
- ☑ You should also log out of Google pay app and uninstall the app.

**Q. Will my Google Pay Card information still be on my device if it is formatted/reset?**

No. Formatting or resetting your device will remove all payment Cards registered to your device.

**Q. Can the card be used immediately after its registration?**

Yes, it can be used immediately after successful registration.

**Q. How to make Contactless/Tap & Pay payments with Google Pay?**

- ☑ Turn on your phone screen, and then unlock your phone. You do not need to open the Google Pay app.
- ☑ All you need to do is Tap your phone in the same way as you would tap your physical card at the POS terminal/card machine.
- ☑ Please make sure that NFC is turned on in phone settings.

Pay at any store that has a tap & pay enabled terminal. You should look out for terminals with the below contactless symbol or ask at the store.

**Q. Which card will be used for contactless payments and how can I change my default card for Tap & Pay?**

By default, your first added card will be used for contactless/Tap & Pay payments. **In order to change your card:**

- ☑ On your mobile device, open Google Pay
- ☑ Tap Settings Google
- ☑ Tap Account services > Google Pay.

Follow the on-screen instructions to change your default Tap & pay Card.

**Q. What is the permitted limit for Tap & Pay OR NFC transactions?**

The Permissible limit for Tap & Pay transactions in India is INR 5000. You can use Google Pay to transact only upto INR 5000 at merchant terminals. Your card PIN will not be required for these transactions.

**Q. How does Tap & Pay work?**

Tap & Pay uses a technology called Near Field Communication or NFC which is a method of wirelessly transmitting data using radio waves. Google Pay uses NFC to wirelessly transmit payment data to payment terminals with NFC readers that have been activated for use. In order to make a contactless NFC transaction, please make sure that NFC is turned on in phone settings.

**Q. I do not have a contactless card. Can I add my card to Google Pay and do Tap & Pay/ contactless in-store transactions?**

Yes. You can absolutely enjoy the contactless experience in Google Pay, even if your physical card is not contactless. All you need to do is have an NFC enabled phone and turn on NFC in settings and add your card to Google Pay

**Q. Is an additional factor of authentication (AFA) required for online and Bharat QR transactions?**

SMS OTP is used as AFA for online and Bharat QR transactions. SMS OTP will be sent to your registered mobile. This is mandatorily required for all online and Bharat QR transactions irrespective of the transaction amount.

**Q. How can I dispute a payment for a Mobile recharge done using Google Pay?**

Please raise a dispute in Google Pay app if transaction was successful but order didn't get fulfilled. Please follow below steps to raise a dispute:

- ❑ Open Google Pay App
- ❑ In the Business section, tap on the specific Biller.
- ❑ Tap on the specific Transaction in question
- ❑ Tap Raise Dispute then select the reason
- ❑ Tap Raise Dispute

Your issue will be resolved within 7 business days from initiating a dispute.

**Q. Do I need to have an active internet data connection for Google Pay to work?**

Google Pay requires an active internet connection for Card registration and activation. Google Pay also requires an active internet connection for performing in-app (ecommerce) and scan & pay (Bharat QR) transactions. However, an active internet connection is not required to do Tap & Pay for in-store card purchases if you already have an added card. Google Pay does require internet connection periodically to update its security features. In such instances, if there is no internet connection, the app might not work intermittently until an active connection is established.

**Q. The cashier asked me for the last four digits of my card number. But the transaction failed despite providing this information.**

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 digital card number/Token instead of the last four digits of the physical Card number. Please note that you should never disclose your PIN number, OTP or your CVV number at the back of the card to the merchant.

**Q. What is a Digital Card number?**

For enhanced security, your actual Card number will never be stored on the phone or exposed to the merchant. Your Card number will instead be replaced by a unique digital number (i.e. Digital Card Number, visible on the left side of the card in the Google Pay screen, and in the main app when viewing your registered Cards) each time you add a new Card to your device. This Digital Card number will then be transmitted to merchants in place of your actual Card number for purchases.

**Q. Can I enroll the same Card on more than one device using Google Pay?**

Yes, you can register the same Card in multiple devices. Please note that even if you register your Card on more than one device, any SMS communications about your Google Pay account will still be sent only to the registered mobile number with bank.

**Q. What if my Card is upgraded, or reissued upon card expiry/damage/loss?**

In such case, please register your new Card on Gpay.

**My Card is greyed out in Google Pay, what does this mean?**

This means that your card is unsupported for the payment you are trying to make. Please note Cards are not supported for P2P payments meaning you can only pay merchants/businesses using cards added on GPay. Paying to friends/family is not supported using cards.

**Q. What if my Card is suspended or expired?**

You will not be able to add your card to Google Pay if your card is suspended or expired.

If your added card on Google Pay gets suspended or expired, then they do not show up in the payment methods screen on Google Pay.

**Q. Will my Card work on Google Pay if my physical Card is closed or blocked?**

No if your physical card is blocked then even your tokenized card on Google Pay will not work.

**Q. Where can I see the Google Pay Card purchases made with my phone?**

☑ You can view your transaction history in the All transactions section on Google Pay

☑ You can also view the transactions in your conversation section with the individual merchants.

**Q. How do I return a purchase if I used Google Pay to make the purchase?**

You will be able to return merchandise that you purchased based on the merchant's return policy. Please contact your merchant for any refunds/returns.

**Q. The Card image I see in Google Pay does not match my physical Card. Is there an issue with my Card?**

No, there is no issue. The Card displayed in Google Pay may differ slightly with the physical Card. The key points to look for is RBL Bank logo and Network (Mastercard, VISA etc.) logo and the last four digits of the physical Card.

**Q. When I attempt to register a Card on Google Pay, a message tells me that it cannot accept my Card and to contact my bank. What should I do?**

Please ensure that you are using a valid RBL Bank Credit Card. If it still fails then it may be any of the following reasons:

☑ Card information entered for registration is not correct, and/or

☑ Technical issues (In such cases you should try after some time.)

☑ If issue persists, please contact RBL Bank

**Q. What are Google Pay helpline details?**

Toll free number for Google Pay here: 1-800-419-0157.

Other contact details for Google Pay are here: <https://support.google.com/pay/india/answer/7562363?hl=en-GB>

**Q. What are RBL Bank's helpline details?**

For any Card related issue, please contact RBL Bank's helpline as follows.

For **Credit Card** related issue, call 022-62327777 or write to [CardServices@rblbank.com](mailto:CardServices@rblbank.com).

For **Debit Card** related issue, call 022 62327777 or write to [customercare@rblbank.com](mailto:customercare@rblbank.com)