



Setting up Google Pay

Which HSBC cards are eligible for Google Pay?

All primary and supplementary HSBC credit card in good standing and issued by HSBC Bank (Singapore) Limited are eligible for Google Pay, except HSBC Corporate cards and any other cards we may designate from time to time.

Which Android devices are eligible for Google Pay?

Google Pay works on any Android devices running Android Lollipop 5.0 or higher.

I was prompted to receive a one-time Verification Code/One-Time Password, in the midst of adding my card to Google Pay. What is this?

For verification and activation purpose, we will send an SMS message to your mobile number registered with us. The password will expire 3 minutes after it is sent. If the password has expired before it is used, you will be required to restart the process of adding your card to the Google Pay.

If we do not have record of your mobile number, we will not be able to send an SMS message to you. In such a scenario, you can update your mobile number via internet banking, by visiting one of our branches or by downloading a change of personal particulars form and submitting the completed form to us.

Alternatively, for further assistance, you can also call up the Contact Centre at the number provided on your mobile phone during the verification process.

I did not receive the one-time Verification Code/One-Time Password even though my mobile number registered with the Bank is correct. What can I do?

We will be able to assist you with this. Please call 1800 4722 669.

Can my supplementary credit cardholder add her own card in his/her own device?

Yes, please note that the one-time Verification Code/One-Time Password will be sent via SMS to the supplementary credit cardholder's mobile number registered with us.

I have received an SMS and email alert to inform me that my HSBC Credit Card is linked to my Google Account. Why am I receiving this SMS and email alert?

The SMS and email alert are a confirmation alert to inform you that your card has been successfully added to Google Pay. If you did not request for it, please reach out to us immediately at 1800 4722 669.

Can I add my card to more than one Google Pay devices?

Yes, you may add your card on multiple devices, but you will need to add it on each device separately.

How do I set my default card?

To set the card as default for contactless payments, simply open the Google Pay app, at the top, find and select the card you want to use as your default. Tap and make default. After you have completed this



action, unless a different card is selected before making payment, payment via Google Pay will always be made with your default card.

Using the service

Where can I use Google Pay?

You may use Google Pay where contactless payments are accepted. Look out for the Google Pay mark or contactless symbol at the checkout counter.

How do I use Google Pay to make a payment? / Do I need to open the Google Pay app to make a payment?

For in-store payments, your devices will need to have Near Field Communications (NFC) capabilities and Host Card Emulation (HCE) functions. To make payment using your default card, there is no need to open the app to make a payment. Place your device near the contactless reader and once you see the blue check mark, it means that the payment has been approved.

For in-app or online payment, you can make the payment even if your device does not have NFC capabilities.

Do I still earn Reward points or enjoy merchant privileges for using Google Pay?

Yes, you will enjoy the same rewards and privileges as you will with your physical HSBC Card, unless stated otherwise.

Why is the card image in Google Pay different from my physical card?

HSBC may update the card image from time to time and the card image may not necessary match that of your physical card.

Why is the card image in Google app not displayed when I add my credit card into the app on my iOS device?

The display of the card art is only supported for Google Pay on Android, as such if you add your HSBC credit card in Google app on iOS device, a default template card art would show instead.

Security

How secure is a Google Pay transaction?

Google Pay is secured as your payment info is protected with multiple layers of security that helps keep your account safe. Your card number is not stored on your device. When a payment is made, Google Pay uses an encrypted Device Card number (i.e. Virtual Account Number only visible in the Google Pay app) to represent your card information. This means that your real card details are never shared with merchants.

Is any of my information obtained by Google?

Google Payments is offered to Google Account holders and your use of it is subject to Google Privacy Policy. Your use of Google Payments is governed by Google Payments Term of Service, you can view more details at <https://policies.google.com/privacy>.



As part of the Google Pay experience, certain information such as details of your recent purchases will be displayed on your device. At any time, you can turn off the display of transaction history manually for each card. We will never share your physical card number or details with Google.

Troubleshooting and other support

I am encountering problems with my Google devices hardware or software. What should I do?

For problems with Google device's hardware or software, please contact Google at <https://support.google.com/>.

How can I remove a card from my Google device?

You can remove your card from Google Pay app go to your profile, under "Payments method", tap on the card you wish to remove and tap "Remove this payment method".

My device is lost/stolen. How can I delete my card?

If you notice or suspect your card or device has been lost, stolen or compromised in any way, you must notify us straight away by calling 1800 4722 669 or +65 64722 669 if you are calling from overseas.

You can go to the "Find My Device", <https://www.google.com/android/find> to find, lock or erase your device.

If I receive a physical replacement card, do I need to update my card information on Google Pay?

For damaged card replacements or renewals, there is no need to update your card information on Google Pay. For lost/stolen card replacements, a new signup to Google Pay is required.