

Google Pay Q&A

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A. Apply and Using Google Pay

Q: Which BOC Credit Card product is applicable for Google Pay usage?

A: Google Pay usage is available on application by holders of any personal BOC VISA or BOC MasterCard Credit Card (either a main or an additional cardholder).

Q: How do I apply for Google Pay usage?

A: Simply start the Google Pay App on your device, tap “Add Card” and use the camera of your device to capture your card detail, and then enter other information manually when prompted. Once the card has been added to your Google Pay device, you can input the “One Time Password” sent to you by BOC Credit Card through SMS to activate the “Google Pay” service.

Q: Where can I use Google Pay?

A: With a Google Pay enabled device you can use it for payment at any point of sale where the merchant is fitted with a VISA payWave or MasterCard contactless payment reader in Hong Kong or elsewhere Google Pay is accepted. By the same token you can pay a merchant by Google Pay for any payment amount within the App that supports Google Pay.

Q: How do I use Google Pay for payment in store?

A: When making payment in store for maximum three transactions of HKD1,000 or less you simply have to ‘wake up’ the Google Pay display, without unlocking your device, hold it near the contactless reader and thus complete your purchase without further ado. For any transaction over HKD1,000 you will have to ‘wake up’ the Google Pay display, unlock your device and complete the payment process as aforesaid.

* Depending on the setting of the merchant’s contactless reader, you might need to sign a receipt.

Q: How do I use Google Pay within App?

A: With a Google Pay enabled device, you can use “Buy with Google Pay” to make payment within the App after inputting screen unlock passcode. Checking out is as easy as selecting “Buy with Google Pay” to activate the payment function.

Q: Is there any transaction limit preset for Google Pay?

A: Whilst there is not any transaction limit preset for Google Pay, its ability to pay is dependent on the available limit of your credit card.

Q: Will Google Pay transactions be posted to my credit card account monthly statement?

A: Yes, Google Pay transactions will all be posted to your credit card account and displayed on your monthly statement that follows.

Q: Where and how can I view my Google Pay activities?

A: You can view the latest 10 processed transactions by selecting the card used on you device. Google Pay transactions will also be shown on monthly statements; you may also review Google Pay transactions through internet banking or mobile banking. All Google Pay transactions will be indicated by “@@” under transaction description.

Q: Will I earn reward gift points when I use Google Pay?

A: Yes, you can earn reward Gift Points with Google Pay spending. Please refer to Instant Rewards Terms and Conditions for detail.

Q: How can I remove or delete my card information from Google Pay?

A: You can remove or delete your card information from Google Pay through the “Remove Card” option; select the card you want to remove or delete, and tap “Remove Card” on the bottom of the page.

Q: On receipt of a replacement or renewal card, do I need to update my card information held by Google Pay?

A: You have to re-register for Google Pay with detail from the replacement card or the renewal card.

Q: How do I set a BOC Credit Card as a default card for my Google Pay?

A: The first card used to register for Google Pay will automatically become your default card; you may change your default card by going to “Setting”> “Google” > “Google Pay” and select a BOC Credit Card of your choice to complete the setting.

Q: Can I continue to use Google Pay services after replacing my old Google Pay device with a new one?

A: Yes, you can continue to use Google Pay simply by adding your card to Google Pay App on your new Google Pay device.

B. Security Information

Q: Are Google Pay services secure?

A: Google Pay uses Tokenization and dynamic keys technology to secure your payment

information. So Google Pay will never share your actual credit card number used for the transaction with the merchant nor transmit such detail with the payment. Moreover, for any large amount transaction in store (where the transaction amount is over HK\$1,000) you have to use the screen unlock passcode of your Android device to activate the payment function or pay a merchant by Google Pay for any payment amount within the App.

Q: What should I do if I lose my Google Pay device?

A: If your Google Pay device is lost or stolen, you can use Google Account management page or Android App "Find Device" to lock / restore your mobile device data or delete data(including Google Pay data) from your mobile device. Also, you should immediately call us at (852) 2544 2222 to report the loss of your Google Pay device.

Q: What should I do if I lose my BOC Credit Card?

A: Please call our 24-hour Lost Card Report Hotline: (852) 2544 2222 to report the loss of your BOC Credit Card. We will help you block unauthorized usage of the lost BOC Credit Card. You should also delete the related card information from your Google Pay device.