

FAQs (Google Pay)

Title	Category	Answer
What is Google Pay?	Overview	Google Pay is the fast, simple way to pay in millions of places - online, in stores, and more. It brings together everything you need at checkout and keeps your information safe and secure. You can pay with your Android device and a FAB credit, debit and prepaid card. Google Pay can be used everywhere contactless payments are accepted.
Why should I use Google Pay instead of my plastic cards?	Overview	Google Pay protects your payment info with multiple layers of security, using one of the world's most advanced security infrastructures to help keep your information safe. When you use your phone to pay in stores, Google Pay doesn't send your actual credit or debit card number with your payment. Instead, a virtual account number is used to represent your information - so your card details stay safe.
How does Google Pay work?	Overview	<p>Google Pay uses Near Field Communication (NFC) to make contactless mobile payments. This ensures that Google Pay will work everywhere contactless payment are accepted.</p> <p>Near Field Communication (NFC) enables devices in close proximity to communicate without any physical contact. Payment transactions using NFC technology can be completed by simply waving the NFC enabled device on contactless terminals.</p>
Which payment cards can I register to Google Pay?	Overview	You can register FAB MasterCard and Visa credit, debit and prepaid cards.
Can Google Pay make online purchases?	Overview	Yes. Google Pay can be used for online/e-commerce payments (via apps and Google Pay on the web). Visit Google Pay About for more information.
What should I do if I lose my original payment card and then receive a replacement card?	Overview	The payment cards on Google Pay 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 Pay and register the replacement card.
Can I use Google Pay in foreign countries?	Overview	Google Pay service will be available in the UAE. Please check your card issuer's policies for transactions in foreign countries. If you can use your card in the country you are travelling to, you should be able to use Google Pay to make a payment.
How can I cancel a payment made using Google Pay?	How it works	Canceling a payment made with Google Pay is the same as a physical card. The exact process will depend on the policies of your card issuer and the merchant you made the purchase from.
The cashier asks the last 4 digits of the card but the transaction still does not pass, what should I do?	How it works	In case that 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, instead of the last four digits of the physical card. For ease of use, it is located on the left side of the card in the Simple Pay screen, and in the main app when viewing your registered cards.
Can I continue to use my physical payment card if I disable Google Pay or remove the digital equivalent on Google Pay?	Overview	Yes. When you disable Google Pay 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. If you wish to suspend you physical card, please contact your card issuer for assistance.

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How can I register my card?	Card Registration	Cards can be registered by manually inputting the card information. Upon successful verification of the card details, Google Pay will prompt you to verify your identity through an email, SMS or a phone call.
How long will it take for my card to activate after registering it to Google Pay?	Card Registration	It will take 10 minutes for your card to be activated after registering to Google Pay.
How many cards can I register into Google Pay?	Card Registration	You can register all your FAB cards in Google Pay including FAB MasterCard and Visa credit, debit and prepaid cards.
Can I register the same card with more than one device using Google Pay?	Card Registration	Yes. There is no restriction on the total number of devices you can register a card.
Can I use Wi-Fi for card registration in Google pay?	Card Registration	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.
What should I do if I have trouble adding a payment card to Google Pay?	Card Registration	Please check your internet connection first and if it still doesn't work, please contact bank call centre for more information
What is NFC?	Acceptance	Near Field Communication or NFC 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.
How secure is Google Pay?	Security	Google Pay protects your payment info with multiple layers of security, using one of the world's most advanced security infrastructures to help keep your information safe. When you use your phone to pay in stores, Google Pay doesn't send your actual credit or debit card number with your payment. Instead, a virtual account number is used to represent your information - so your card details stay safe.
What is Tokenization?	Security	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.
What is a Secure Environment, or Trusted Execution Environment?	Security	A Secure Environment is a physically segregated chip in the phone which only allows access to highly sensitive operations/information such as fingerprint and payment information. Normal applications and malware have no access to the information in a Secure Environment.
Does Google Pay have access to my bank accounts?	Security	No. Google Pay does not have access to your bank accounts.
Will my Google Pay information still be on my device if it is formatted?	Security	No. Formatting your device will remove all payment cards registered to your device.
What should I do if my device is lost or stolen? - about Find My Mobile	Security	If your device is lost/stolen, please contact us immediately on 600 52 5500 or +971 2 681 1511 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.

