Frequently Asked Questions – Google Pay

What is Google Pay?
Google Pay is a quick and easy way to pay in millions of locations, including online, in stores, and more. It combines everything you need at checkout while keeping your information safe and secure. You can use your Android device to pay as well as NBF Debit and/or Credit Cards. Google Pay is accepted wherever contactless payments are accepted**.**

How safe is Google Pay?
Google Pay safeguards your payment information with multiple layers of security and one of the world's most advanced security infrastructures. Google Pay does not send your actual credit or debit card number with your payment when you use your phone to pay in stores. Instead, a virtual account number is used to represent your information, ensuring that your credit card information is secure.

Who can use Google Pay?
All NBF Visa Debit or Credit Card holders with NFC-enabled Android devices can use Google Pay.

Near Field Communication (NFC) is a technology that allows your smartphone to communicate with any merchant accepting contactless transactions. Payments can be made without inserting or swiping a card by placing the contactless Card or phone near a contactless payment terminal at a store.

How does Google Pay work?
To make contactless mobile payments, Google Pay employs Near Field Communication (NFC). This ensures that Google Pay will function in locations where contactless payments are accepted.

NFC (Near Field Communication) allows devices in close proximity to communicate without making physical contact. Payments using NFC technology can be completed by simply waving the NFC enabled device over contactless terminals.

Can I use Google Pay to make online purchases?
Yes. Google Pay can be used for online/e-commerce payments (via apps and Google Pay on web). For more information, go to Google Pay About.

What should I do if I lose my original card?
If your card is lost or stolen, please contact us as soon as possible at +971 8 008 623. Your physical card will be blocked, and you will receive a new card. Because Google Pay payment cards are digital versions of your physical payment cards, the digital card will be suspended and updated with the replacement card and activated when you activate your replacement card.

What should I do if my device is lost or stolen?
If your device is lost or stolen, please call us right away at +971 8 008 623 so that we can block your card on Google Pay. We also recommend that you sign up for and use Find My Device. This allows you to locate, lock, and delete information on your phone if it is lost or stolen.

How can I enroll my NBF Cards on Google Pay?
Directly add in Google Pay

1. Open the Google Pay app on your device and tap the "+" sign. (If you do not have the app, you can download it from the Google Play Store.).
   Manually enter your Card information or take a picture of your Card to add it.
2. Verify or enter additional information such as Cardholder Name, Expiration Date and Security Code (CVV).
3. Read and accept the Terms and Conditions for adding a card to a digital wallet by clicking AGREE TO ALL.
4. Enter the received Authentication Code and press SUBMIT.
5. Once completed, your card is ready for use in Google Pay.

Google Pay through the NBF Direct App

1. Open the NBF Direct App.
2. Login to the NBF Direct app with your User ID and Password.
3. On the home screen, click "Add Cards to Google Pay".
4. Click "Continue" to enroll your card .
5. Complete the verification steps.
6. Follow the same instructions outlined above.

How can I make a payment with Google Pay?

- You can use Google Pay on your Android device to make contactless payments anywhere contactless payments are accepted.
- Simply look for the contactless and/or Google Pay symbols at checkout, and make sure your device has NFC enabled.
- To make a purchase, turn on the device and place it near the contactless reader until it beeps or vibrates and a checkmark appears on the screen indicating that your purchase is complete.
- You may be asked to first unlock the device by entering your PIN, passcode, pattern, or fingerprint.

I am unable to add use my card on Google Pay. How should I proceed?
Please pay with your physical card and contact NBF for further assistance at 8008NBF(623).

How can I change my default card on Google Pay?
The first card added to Google Pay will be the default payment card. It will appear at the top of the screen as the first card in the list. To change your default card, follow these steps:

1. Open Google Pay
2. Tap Cards in the lower right corner.
3. Tap the card you want to set as your default.
4. Tap Set as default
5. You can also open the Google Pay app, swipe left at the top to find the card you want to use as your default, and then tap Pay with this card.

Are there any charges for Google Pay?
There are no fees for using Google Pay.

Can I keep using Google Pay if my physical credit or debit card is about to expire?
You can keep using Google Pay until your card expires. Your new card will be automatically updated with Google Pay once you receive and activate your renewed card.

Can I configure Google Pay on multiple devices?
You can set up and use Google Pay on multiple devices.

Will my Google Pay information remain on my device if I format it?
No. All payment cards registered on your device will be deleted if you format it.

How do I decide which card to use to make a payment?
The first card you add to Google Pay becomes your default payment card and remains that way until you change it. Drag the desired card to the front of the wallet to change your default card or to make a payment with another card.

What happens if my physical credit/debit card is temporarily blocked or suspended in Google Pay?
If your card is blocked or suspended, your Google Pay transaction will be declined.

Is there anything I need to do if I sell or give my device away, or if I upgrade to a newer model?
Before selling or giving away your phone, delete all data from it. You should also remove all credit cards from Google Pay. You should also remove your card if you temporarily loan your device to someone else, such as if it needs to be repaired. If you replace or upgrade your device, you must re-add your card(s) to Google Pay.

Is it possible to use Google Pay if my physical credit/debit card has been lost or stolen?
If your card is lost or stolen, please contact NBF immediately at 8008NBF(623) to report it so that the card can be blocked and replaced. This ensures that no unauthorised transactions occur on your card. You will be unable to use Google Pay after we have blocked your card. Please keep in mind that you will be liable for all transactions made with your card until you notify the bank of the loss. Please see our website for the card terms and conditions**.**

Does disabling all of my cards from Google Pay mean that I can no longer use my physical cards?
The removal of cards from Google Pay has no effect on your physical cards. You can continue to use your physical cards as usual. You can always add your credit and debit cards back into Google Pay.

How do I add a supplementary card to Google Pay?
Follow the same steps to enroll your Supplementary Card in Google Pay, but keep in mind that an OTP will be sent to the mobile number you have registered with our system, and you must use the Authentication code to verify the card. You can use the supplementary card to make payments once you've enrolled.

What should I do if I still have questions about Google Pay or require assistance?
Contact us at 8008NBF(623) or visit **www.nbf.ae.**