

Usage of HSBC Credit Cards on Google-Pay enabled through Tokenized transactions

Frequently Asked Questions-FAQ's

(This is applicable only for retail credit cards, excluding corporate credit cards)

1. What is Tokenization and how does it ensure secure payments?

Tokenization is the process of replacing a card's sensitive information, like card number, expiration date and security code, with a device-specific alternate code, or 'Token'. In mobile payments, Tokens are used to protect payment information and to reduce the inherent security risks with plastic cards. It also takes away the risks from physical handling your cards for offline transactions.

2. What are the safety and convenience related benefits of linking an HSBC credit card on Google Pay?

Google pay is a safe and secure payment option as a result of tokenization transactions, which is detailed above in point 1. It also brings in convenience as it supports the following 3 forms of making payments through the application without actually carrying the physical credit card,

- a. Tap and Pay/NFC (Near Field Communication)/contactless enabled POS transactions
- b. Scan and Pay Bharat QR code based Payments online and offline
- c. In-App payments

3. Which devices are compatible for using Google Pay?

Google pay can be downloaded from the Google Play store and can be used on all android phones. To make payments through the NFC mode, android devices with Lollipop (5.0) or higher is required as an operating system on the phone.

Currently only Android phones would be supported on Google Pay.

4. How do I provision/link my Credit Card in Google Pay?

Please follow below steps to provision your card

- Download Google Pay from Play Store
- Open the Google Pay app on your phone and go to Profile (click on your picture/Image icon seen on the app)
- Click on Payment Methods and then click on 'Add credit or debit card option'
- Enter your Credit Card information manually
- Accept the Google Pay and HSBC Terms and Conditions
- Choose how you'd like to receive your one-time passcode: SMS or e-mail
- Once OTP is verified, your HSBC card is ready to use with Google Pay

5. How do I make payments using HSBC Credit Cards on Google Pay?

Following are the 3 payments forms which can be used by linking your HSBC credit cards on Google pay

A. In store payments using Near Field Communication (NFC)/Contactless technology

- Turn on the NFC payment method on your device through 'Settings'. This feature is generally available under the connectivity section or alternatively in the 'Search settings' bar, type 'NFC.'
- To pay with Google Pay in stores, just activate the device screen and hold it against the NFC enabled contactless payment terminal
- The first card added to Google Pay will be the default card. Payments will be made from your default card; you can change this at any time by selecting the alternative card and tapping 'Set as default card'

B. Bharat QR Code Scan and Pay

- To pay with Google Pay using QR Code, scan the Bharat QR code of the merchant. (QR code should be registered in the merchant category by the merchant for the transaction to be successful)
- Enter the OTP received via SMS and complete the payment

C. In app purchases: You can use Google Pay in merchant applications where the same is listed and available,

- Select 'Buy with Google Pay', authenticate using unlock method, enter the transaction OTP received via SMS and your payment will be processed quickly and securely (additional verification may be required)
- The default Google Pay card will be displayed on the initial purchase. You can choose a different card which will then become the main card for payments within that app; this could be different from the default card used for in store transactions

Mobile recharge payments are also available on Google Pay. However kindly note person to person (P2P) transfers are not supported using HSBC credit cards.

6. I am unable to view the add (+) card option. What could be the problem?

First time Google pay users might face an issue where they don't see Add card option. Please follow below steps to address the issue.

- Show all running apps (Use the option to switch between the apps)
- Kill/close the Google Pay app by swiping it out
- Launch the Google pay app again and try. You should see the Add Card option

7. Which HSBC credit cards can I use with Google Pay?

All existing HSBC Credit Card types will be eligible to transact on Google Pay.

All HSBC Visa credit cards are enabled in March 21. HSBC Mastercard credit cards would be enabled shortly and a customer communication will be sent accordingly.

8. How do I Find out if my phone NFC enabled?

Follow the steps given below to check if your phone has NFC and if it has, then to enable it.

- Open Settings
- In the 'Search settings' bar, type 'NFC.'
- Tap and turn on NFC
- If you can't find NFC, your phone can't make contactless payments

9. How do I make sure that Google Pay is set as the default payment application?

Follow the steps given below to set the Google App as default payment app

- Open Settings
- Tap Apps and Notifications and then Default apps
- Your Default apps might be under 'Advanced.'
- Tap on Tap and Pay
- Set Google Pay as the default app

10. Are there any charges/fees for making payments with my HSBC credit card through Google Pay?

No additional fees or charges will be added for using your HSBC credit card with Google Pay.

However, please note that all applicable interest, fees and charges that apply to your HSBC credit card as part of the original Tariff Sheet and Terms and Conditions will also apply to transactions conducted through Google Pay.

There may also be charges and expenses imposed by any mobile phone service, internet service provider, telecommunications provider or retailer for making transactions using your credit card through Google Pay.

11. What if my Android device is lost or stolen?

While we hope that never happens, it's a good idea to enable the remote location access for your device in advance, in case you need to search for it.

To enable the remote location access, so that you can remotely lock your device or do a factory reset, take these steps:

- Sign in to your Google account on your device in order to use the Android Device Manager
- To turn on the location access from your device's apps menu, open 'Google Settings' and touch 'Security'
- Under Android Device Manager, move the switches next to 'Remotely locate this device' and 'Allow remote lock and factory reset' to the 'On' position
- If your phone is lost or stolen, you can find, lock, or erase it using Android Device Manager. Since Google Pay doesn't store your card details on your phone, anyone who finds or steals your phone won't be able to access that information, even if it's unlocked

Alternatively, you can call us on 1800 267 3456 and 91-40-61268002 from overseas to suspend or remove your card from Google Pay.

12. Do I need to activate my credit card for online, contactless and International transactions before using it on Google Pay?

Yes, you will need to activate your credit card for online, contactless and International payments before using it on Google Pay.

Please note, that for security purposes and as per RBI guidelines on enhancing security of card transactions, if your credit card is currently deactivated and/or is disabled for either online, contactless or international transactions, you must activate your card and/or enable these transaction methods following the simple steps listed below

- Call 1800 103 4015 from your registered mobile number
- Select your preferred language
- Enter your credit card number followed by #
- One Time Passcode (OTP) will be sent to your registered mobile number
- Enter the OTP. Your card will be activated and enabled for all transaction types

13. How do I set up per transaction and daily limits for Tokenized transactions?

Mentioned below is the process to set up your per transactions and daily limits.

- Log into your **Personal Internet Banking**
- Follow the path **Help and Support > Contact Us > Secure Message**
- Select the drop-down '**Credit card set transaction limits**'

Type the message in the following format: **<Last 4 digits of your card> <transaction type> <transaction limit>**.

Examples: considering 6789 are the last 4-digits of your credit card number,

Instruction to Enable and/or set limits	To enable Online transactions (including QR and in-app through tokenization) with limit of ₹50,000 (indicative only) '6789 Online 50,000'	To enable Contactless transactions (including NFC – 'Tap and Pay' through tokenization) with limit of up to ₹5,000 '6789 Contactless 5,000'	To enable international transactions (including tokenization) with a limit of 50,000 (indicative only) '6789 International 50,000'
Instruction to Disable	To disable Online transactions with limit of ₹50,000 '6789 Online 0'	To disable Contactless transactions with limit of up to ₹5,000 '6789 Contactless 0'	To disable international transactions '6789 International 0'
Instruction to set daily tokenization transaction limit (same as overall card credit limit, excluding cash limit)	To set a daily limit of ₹50,000: '6789 Daily 50,000'		

14. What should I do if my Credit Card is lost/stolen?

If your credit card is lost or stolen, please contact us immediately on 1800 267 3456 and 91-40-61268002 from overseas. Your actual card will be deactivated, post which the card will be blocked on Google pay too. When we issue you a new card, you will need to register it with Google Pay again.

15. What happens when I replace or update my device?

If you replace or upgrade your device, you will need to add your card(s) to Google Pay again.

Please ensure that you remove your card(s) from any device before selling, exchanging, or disposing them off. You should also remove your card if you temporarily pass your device to someone else; for example, if you pass it to be repaired.

You can remove a card from Google Pay at any time. Select the card within the Google Pay app, and tap 'Remove card'. You can also go to Android Device Manager to remotely erase all the data in the device, including your card(s).

16. I've been prompted for a one-time passcode. What is this and why is it required?

For security purposes, during Card registration process, we will ask you to enter a one-time passcode to confirm your identity. This code is a unique series of numbers and/or letters and will be sent via e-mail or text when you add your card on Google Pay. If prompted, please select how you wish to receive the one-time passcode and then enter it into the appropriate field.

Similarly, one-time passcode will be prompted during certain transactions as well however, Transaction OTP will be sent to you via SMS only.

17. For which type of transactions will I be prompted to enter one-time passcode?

All In-App purchases and QR scan payments will require one-time passcode for completion of transaction.

Contactless transactions with transaction amount less than or equal to ₹5,000 (as per the threshold set by the local regulator) will not require any second factor authentication, however, contactless transactions for amounts greater than ₹5,000 will require ATM PIN to be entered on Merchant POS terminal.

18. My HSBC Credit Card is greyed out in Google Pay, what does this mean?

This means that your HSBC Credit card is unsupported for the payment you are trying to make. Please note Credit cards are not supported for P2P payments, meaning you can only pay merchants/businesses using HSBC Credit Card added on Google Pay. Paying to friends/family is not supported using Credit cards. You can always use UPI on Google Pay for the same.

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

Yes. However please make sure that you have enabled your card for international transactions in order to use it for international payments.

20. I am getting Call Bank option while provisioning instead of SMS OTP and e-mail OTP?

Your mobile number and/or e-mail ID may not be available with Bank. Please register your mobile number and e-mail ID with the bank immediately.

21. 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.

22. 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.

23. How can I dispute a payment made using Google Pay?

Cancelling/Disputing the payment made with Google Pay is exactly the same as your physical Card. Please follow below steps

Bharat QR and Online Payments and Tap and Pay

Please contact HSBC if:

If transaction has failed but card has been charged.

If transaction was successful, but fulfilment of order on merchant side has failed and merchant claims that he has not received the funds.

You can use the approval code on the transaction detail screen to provide as reference.

Please contact the merchant if:

Transaction was successful but order did not get fulfilled Other potential merchant side issues like: Cancellation of order, Returns of goods and service, Late delivery.

Mobile Recharge on Google Pay

Please Raise a dispute in Google Pay app if transaction was successful but order did not 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.

24. 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 bank logo and Visa logo and the last four digits of the physical Card.

25. Where Can I see the Google Pay card purchases made with my phone?

For online and Bharat QR transactions:

- 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

Your Tap and Pay transactions will not be visible in the Google Pay app and you can view them along with all other transactions on HSBC net banking and on your statements.

26. 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 and pay transactions.

However, an active internet connection is not required to do Tap and 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.

27. What is Google Pay helpline details?

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

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