

Google Wallet FAQs



PRIVATE BANKING

1. What is Google Wallet?

It is a digital platform and online payment system developed by Google to power in-app, online, and in-person contactless purchases on mobile devices. It enables users to make payments with Android phones, tablets or watches.

2. Where can I use Google Wallet?

It will work on any card reader that accepts contactless (NFC) payments.

3. How do I add my RMB Private Bank Card to Google Wallet?

- 3.1. Download the Google Wallet app from Play Store
- 3.2. Open the app and select 'Payments'
- 3.3. Select '+ Payment method'
- 3.4. Enter your card details and tap 'Save'
- 3.5. Accept the terms and conditions
- 3.6. Your card is being authenticated, do not exit the screen 'Contacting your bank'
- 3.7. Select your verification method and tap 'Continue'
- 3.8. Enter the verification code and tap 'Submit'

Note:

When asked to add a card, you may be required to set up a screen lock on your Android device.

4. How secure is Google Pay?

When you make a purchase, Google Pay uses a substituted version of your RMB Private Bank Card number so it is never stored on your device or on Google servers and when you pay, your card numbers are never shared by Google with merchants. Google Pay works with a PIN, pattern, password,

fingerprint, or retina scanning screen locks. It won't work with facial recognition or screen locks like **Smart Unlock** or **Knock to Unlock**. Should your phone be lost or stolen, payments cannot be verified without these credentials.

5. Is there any activation cost?

After you add a card, you might see a small temporary charge on your account from Google. This charge checks that your card and account is valid. It won't affect your balance and will be reversed.

6. How many RMB Private Bank Cards can be linked to my Google Wallet?

You can store multiple cards on Google Wallet and even set one up as the default card. This can only be done from the Google Wallet app and not the RMB Private Bank App.

7. Which cards can I link to Google Wallet?

You can link most RMB Private Bank Cards (excluding business credit cards). We would, however, recommend that you create an RMB Private Bank Virtual Card on the RMB Private Bank App – the virtual card can be named individually and can be cancelled or replaced immediately on the app.

Using an RMB Private Bank Virtual Card is safer as it has its own PIN and cannot be cloned, lost or stolen. When using an RMB Private Bank Virtual Card, customers (with Premier, Private Clients and Private Wealth accounts) can also collect additional points to move.

8. Why was my transaction declined?

If a Google Wallet transaction is declined, you must contact the RMB Private Bank team via Secure Chat® on the RMB Private Bank App or our call centre.

9. What happens if I can't complete my registration, or I don't get an OTP?

You must contact the RMB Private Bank team via Secure Chat® on the RMB Private Bank App or our call centre.

10. What devices are supported for Google Wallet?

Google Wallet works on any NFC enabled Android device running on operating system Lollipop 5.0 or higher.

11. Is Google Wallet supported outside South Africa?

Yes, you can use Google Wallet wherever Visa contactless payments are accepted.

12. Is transaction history available on Google Wallet?

Yes, you can see a list of transactions made using Google Wallet.

- 12.1. Open the Google Wallet app
- 12.2. Under 'Recent Activity', tap 'See more'
- 12.3. Tap each transaction to view more details

13. Can I remove cards once added to Google Wallet?

Yes, you can edit or remove a card stored in your Google Wallet.

- 13.1. Open the Google Wallet app
- 13.2. Scroll and select the card you want to remove
- 13.3. At the top right, tap the 3 dots
- 13.4. Select 'remove payment method' and confirm

In the case of a device being lost or stolen, you must contact the RMB Private Bank call centre to disable your banking functionality.

14. Does my device need to be connected to the internet to use Google Wallet?

You would need an internet connection to add/disable cards from Google Wallet and to check your available balance/limit. To make Google Pay transactions, you do not need to have cellular data or Wi-Fi connection.

