GOOGLE PAY - FAQs

1. **What is Google Pay?**

Google Pay™ is a convenient and simple way to make mobile payments with select Google/Android smartphones. It works at virtually any retailer where you can tap, swipe or scan your **MySeva Credit Card.**

2. **Why should I use Google Pay instead of my physical MySeva Credit Card?**

Google Pay offers a simple and convenient payment experience that is quicker than searching through your wallet or purse. Additionally, Google Pay adds a level of security to your payment information that physical cards do not have.

3. **How does Google Pay work?**

Google Pay uses Near Field Communication (NFC) to make contactless mobile payments.

4. **Which devices are compatible with Google Pay?**

All Smartphones running on Android Lollipop (5.0) or higher are compatible with Google Pay.

5. **What should I do if I lose my original Credit Card and then receive a replacement card?**

The MySeva Credit Card which is registered on Google Pay is a digital version of your physical Credit Card. If you lose the original card and then receive a replacement card, you need to remove the original MySeva Credit Card from Google Pay and register the replacement card.

6. **How do I make in-store purchases with Google Pay?**

Google Pay makes your payments easier and more convenient, just follow these steps to complete your purchase:
   1. Wake your Smartphone up and open Google Pay app
   2. Bring phone close to the PoS terminal in order to make a payment
   3. Wait for your device to beep or vibrate and a checkmark will appear on your screen
   4. If prompted, you should provide your PIN, passcode, pattern, or fingerprint to initiate a payment

7. **How can I keep track of my purchases through Google Pay?**

Google Pay will show the last 10 purchases. To view these:

   o Open Google Pay
   o Select Card and View Recent Activity

8. **Can I continue using my physical MySeva Credit Card if I disable Google Pay or remove the digital equivalent on Google Pay?**

Yes you can. Registering your MySeva Credit Card to Google Pay does not restrict your physical card usage, rather, it is meant as an additional facility for your convenience.

9. How can I register my MySeva Credit Card?

Before you start, make sure that your Smartphone is powered by the latest system upgrade, then download Google Pay app from Play Store.

- o Open the Google Pay app
- o To register your Credit Card for the first time, click on "Payment" tab.
- o Click on "+ Payment method" button to enter your Credit Card details
- o Enter your Credit Card and click "Save"
- o Agree to the Google Pay T&C's
- o Enter your OTP and click "Submit"

10. How long will it take for my MySeva Credit Card to activate after registering it to Google Pay?

It will take approx. 10 minutes for your MySeva Credit Card to be activated after registering to Google Pay.

11. How many cards can I register into Google Pay?

You can register up to 6 cards in Google Pay.

12. Can I configure Google Pay on multiple devices?

Yes, you can configure and use Google Pay on multiple devices as long as the device is supported.

13. What should I do if I am unable to add/use my Credit Card on Google Pay?

Please use your physical MySeva Credit Card and contact our Call Center on: 600 55 5663.

14. What is NFC?

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.

15. What is the range of the card reader?

To pay for the phone you need to bring to a distance of no more than 5 cm.

16. How secure is Google Pay?

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 account safe. When you pay in stores, Google Pay doesn't share your actual card number, so your information stays secure.

17. What is Tokenization?

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.

18. Does Google Pay store my personal/payment information on a server or my device?

No. Google does not store your personal/payment information on a Google server or the device. It does not change the way your payment information is stored or handled when you make purchases. Only a device-specific token, which is used to replace your sensitive payment information, is stored on the device.

19. Will my Google Pay information still be on my device if it is formatted?

No. Formatting your device will remove all payment cards registered to your device.

20. How to install Google Pay on my eligible phone?

Before you start, make sure that your Smartphone is powered by the latest system upgrade, then download Google Pay™ app from Play Store. Look for the Google Pay icon on your device. Open Google Pay, Sign-in with a Google Account & start using the revolutionary way to pay.

21. Will I still earn benefits on my MySeva Credit Card when I pay with Google Pay?

You will get all the benefits and protection that your MySeva Credit Card currently provides when you pay with Google Pay.

22. Are there any charges for Google Pay?

Google Pay is currently free of charge.

23. How will I know if my transaction was successful?

After completing a payment using Google Pay, a notification will be displayed on your mobile screen confirming your payment. Additionally, you will continue to receive transaction alerts through SMS on your registered mobile number.

24. Can I continue to use Google Pay if my MySeva Credit Card is due to expire?

You can continue using Google Pay till your card's expiry date. Once you receive and activate your renewed card, you will need to enroll it into Google Pay.

25. What happens with Google Pay if my MySeva Credit Card is temporarily blocked or suspended?

Your Google Pay transaction will be declined if your card is blocked or suspended.

26. Can I continue using Google Pay if my MySeva Credit Card has been replaced?

If your old MySeva Credit Card was blocked when you placed a request for replacement, you will need to activate and enroll your new card to continue using Google Pay.

27. Is there anything I need to do if I sell/give away my device or upgrade to a newer model?

It is recommended that you delete all your data on your phone before selling/giving away your device. You should also delete all the cards that you have added to Google Pay. This is similar to what you would do for any other app which has stored your MySeva Credit Card details.

28. Can I use Google Pay if my physical credit card is lost or stolen?

If your card is lost or stolen, please call our Call Center immediately on 600 55 5663 to report the same so we can block the card and replace it. This will ensure that there are no unauthorized transactions on your card. After we block your card you will not be able to use Google Pay. Please remember that you will remain liable for all transactions on your card until the time of reporting the lost card to MySeva. Please refer to the terms and conditions of card use on our website.

29. My spouse has a supplementary MySeva Credit Card. Can I enroll her card in Google Pay?

Yes, you can. If your spouse has a compatible device, you can enroll her supplementary MySeva Credit Card on the device. Please note that an OTP will be sent to Primary Cardholder's registered mobile number and you need to enter this code to enroll the Supplementary Card. If you have any issues while enrolling the card, please contact our Call Center on 600 55 5663.

30. How can I remove my MySeva Credit Card from Google Pay?

To remove your Credit Card from Google Pay just follow these steps:
1. Open the Google Pay app
2. At the bottom, tap on "Payment"
3. Tap "More Options" at the bottom
4. Choose the Card and tap on "Remove" and then confirm

31. Do I need to be connected to the internet to use Google Pay?

You will need an internet connection to add/remove your credit card to/from Google Pay and to check your available card balance. However, to make transactions using Google Pay, you do not need an internet connection. Please note that Google Pay may require you to periodically log-in to the app and connect to the internet to keep your account active.