

GOOGLE PAY FREQUENTLY ASKED QUESTIONS (FAQ)

1. What are the differences between Google Wallet and Google Pay?

Google Pay is the safe way to pay and make secure purchases in stores, in apps, and online. Google Wallet is where you store your credit or debit cards to use with Google Pay. You must add your AFFIN Cards to Google Wallet before using them with Google Pay.

2. Which devices are supported by Google Pay?

All Android devices must support NFC (Near Field Communication) for in-store payments. You can check the list of compatible devices [here](#).

3. Are there any charges/fees to use Google Pay?

There are no additional charges for using Google Pay or adding your card to Google Wallet.

4. Which AFFIN Cards are eligible for Google Pay?

All AFFIN credit and debit cards are eligible for use with Google Pay on Android devices.

5. If I add my Primary Card to Google Wallet, will it automatically include my Supplementary Card as well?

No, each card must be added separately. Supplementary cardholders can also add their cards to Google Wallet individually.

6. What is the transaction limit when using AFFIN Cards with Google Pay?

The transaction limit follows your card's limit. For purchases above RM250, you must enter your card PIN at the Point-of-Sale (POS) terminal.

7. Will I still earn rewards points, cashback, or air miles when using Google Pay?

Yes, you will continue to earn rewards points, cashback, airmiles for eligible transactions made with Google Pay.

8. Can I use Google Pay to withdraw cash from ATMs or transfer funds?

No. Google Pay is only for contactless payments, in app-purchases, and online transactions.

9. Can I use Google Pay abroad or overseas?

Yes, you can use Google Pay internationally where contactless payments are accepted.

10. Where can I view my Google Pay transactions?

You can view your latest 10 transactions in the Google Wallet app. Transactions will also appear on your monthly card statement.

11. What should I do if I suspect unauthorised transactions via Google Pay?

Immediately contact AFFIN Bank Customer Care and use Android's "Find My Device" to suspend your AFFIN cards. Additionally, you can use the kill switch function in the AffinAlwaysX mobile banking app.

12. What should I do if my device or card is lost or stolen?

Call AFFIN Bank Contact Centre at **03-8230 2222** and **03-2301 6979** to report lost or stolen card. You may also use Android's "Find My Device" feature or the kill switch function in the AffinAlwaysX mobile banking app to suspend your AFFIN cards.

13. Will my AFFIN Cards still work on Google Pay if my physical card is cancelled or blocked?

No. Once your physical card is cancelled or blocked, it cannot be used on Google Pay. Please contact AFFIN Bank Contact Centre for assistance.

14. What should I do if I receive a replacement card or change to a new device?

You must re-add your new card to Google Wallet.

15. Can I use Google Pay without my physical AFFIN Card?

Yes, as long as your AFFIN Card is active, you can use Google Pay without the physical card.

16. Can I add the AFFIN Visa Business Platinum Card to Google Wallet?

Yes, the AFFIN Visa Business Platinum Card is supported.

17. Can I add the same AFFIN Card to multiple devices?

Yes, you can add the same AFFIN Card to up to two (2) devices.

18. Can I use Google Wallet and Google Pay on my Huawei device?

Please check your Huawei device's compatibility [here](#). If your device is not listed, it is not supported.

19. How long does it take before I can use my AFFIN Card on Google Pay?

You can use it immediately after successfully adding your card to Google Wallet.

20. How do I remove my AFFIN Cards from Google Wallet?

Open the Google Wallet app, select your card, and choose "Remove Payment Method".

21. I'm having trouble adding my AFFIN Card to Google Wallet. What should I do? Ensure you have a stable internet connection. For card-related issues, contact AFFIN Bank Contact Centre at **03-8230 2222** and **03-2301 6979**.

22. Will I need to authorise every transaction made with Google Pay?

For in-store payments, you are required to unlock your phone to use Google Pay. For online or in-app purchases, authorisation (fingerprint, face ID, one-time password (OTP)) is required, depending on your device's enabled security settings.

23. Is there a limit to how many AFFIN Cards I can add to Google Wallet?

Yes, you can add up to two (2) AFFIN Cards on your Google Wallet.

24. Can I use Google Pay for recurring payments or subscriptions?

Yes, you can.

25. Is Google Pay secure?

Yes, Google Pay uses tokenization and does not share your actual card number with merchants. It also requires device authentication such as PIN and biometric authentication, i.e. fingerprint or face recognition, depending on your device's enabled security settings.

26. Is my card information stored on my device when I use Google Pay?

No, Google Pay uses a virtual account number (token) to represent your card, keeping your actual card details hidden and secure.

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27. Can someone else use my Google Pay if they have access to my phone?

No, unless they can bypass your device's security (e.g., PIN or biometric authentication such as fingerprint or face recognition). Always ensure your phone is secured with strong authentication.

28. What happens if my phone is compromised or hacked?

Use Android's "Find My Device" to remotely lock or erase your phone. This will help prevent unauthorised access to Google Pay and your AFFIN Cards. Contact AFFIN Bank Contact Centre immediately to block your cards.

29. Will Google Pay share my personal or card information with merchants?

No. Merchants only receive the virtual account number (token), not your actual card details. Your personal information is not shared.

*Note: This FAQ is subject to revision by the bank in line with updates from AFFIN and Google. We will update the FAQ as and when there are new developments.