

Google Pay – FAQs

About Google Pay

- **What is Google Pay?**
Google Pay (formerly known as Android Pay) is the new name for Google's family of consumer payments and products. Google's payment platform allows BEA Credit Cardholders to make mobile payments using near field communication (NFC) technology at designated Android devices in-store devices or through apps.
- **If I have already added my BEA Credit Card(s) to Android Pay, do I need to add it/them again to Google Pay?**
No. Any BEA credit cards you added to Android Pay will stay saved.
- **Do I need to re-download the apps already in my phone?**
No. The apps you have already downloaded which involve Google payment will be automatically updated to display the Google Pay name.
- **What do I need to use Google Pay?**
You need a Google ID and an Android device running Android 4.4 (Kit Kat) or higher with an Google Pay app installed (can be downloaded from the Google Play Store). If your device is not compatible, you will not be able to download the Google Pay app.



How to use Google Pay

- **How can I use Google Pay with a BEA Credit Card?**
You can start using Google Pay as soon as you add your BEA MasterCard/Visa Card to the Google Pay app.
- **Where can I use Google Pay?**
You can use Google Pay in any stores which have a contactless reader installed. You can also use Google Pay in any app where Google Pay is provided as a payment option.
Look for one of these symbols at checkout.



- **When I add a card, I receive an SMS prompt asking for an authorisation code. What is this and why is it required?**
For security purposes, we may ask you to enter an authorisation code to confirm your identity. If prompted, please follow the on-screen instructions to receive and enter the verification code. If you fail to enter the verification code, or if the authorisation code has expired, please call our Customer Services Hotline on (852) 3608 6628.
- **Can supplementary cardholders apply for Google Pay?**
Yes, they can apply using their supplementary cards.
- **How do I use Google Pay?**
In stores
Activate your device and hold it near the contactless reader until you see a tick mark on your screen.
In apps
Tap the "Google Pay" button at checkout. After your payment information is transmitted successfully, you will see a tick mark on the screen.
- **Can I earn Bonus Points/cash rebate from my BEA Credit Card when using Google Pay?**
Just as with other credit card transactions, you'll receive Bonus Points/cash rebate when you make payments using Google Pay.
- **Are there any charges associated with BEA Credit Card when using Google Pay?**
No. BEA Credit Card will not charge you for using Google Pay.
- **Can I add more than one credit card to my Google Pay?**
Yes. Google Pay currently allows an unlimited number of cards for each device.
- **How do I set my BEA Credit Card as the default card?**
Open the Google Pay app, touch and hold your BEA Credit Card, then drag it to the top of your cards.
- **Can I use Google Pay overseas?**
Yes, you can use Google Pay overseas in stores whose payment terminals are set up to accept contactless payments.
- **Do I need to connect to the Internet when using Google Pay?**
You may need internet access to make purchases using Google Pay.
- **Is there any limit on a transaction?**
BEA does not set a limited for each transaction and you can perform Google Pay transactions up to the available credit limited. Subject to the setting of the contactless terminal, there may be a transaction limit of HK\$500 or HK\$1,000. For transactions that are not accepted by Google Pay, please use your physical BEA credit card.

- **Where can I check my Google Pay transactions?**
All Google Pay transactions will be shown on related BEA Credit Card statements. You can also see the last 10 Google Pay transactions made through your device in your Google Pay app by tapping the 'Transaction Display' button.
- **How do I return an item that I bought using Google Pay in a store?**
If you need to return a purchase made with Google Pay, you will have to bring along your physical credit card and request the merchant to issue a refund. For verification purposes, you may need to provide the last 4 digits of your Virtual Account Number to the merchant. This number can be found in the 'Card details' or 'Transaction details' of the Google Pay app.
- **What should I do if I have a problem with my device's software or hardware?**
Visit support.google.com/googlepay for details on troubleshooting.