FREQUENTLY ASKED QUESTIONS (FAQS) FOR GOOGLE PAY

1. What is Google Pay?
   Google Pay is a mobile payment and digital wallet service that allows users to make in-store and online (in-app or on web) payments using Android devices such as mobile phone, tablet or Wear OS/Fitbit wearables.

2. Which devices support Google Pay?
   Google Pay is supported by Android 9 or higher on your phone and Wear OS 2.18 or higher on your watch. For in-store payments, the devices need to have Near Field Communications (NFC) capabilities. Please refer to https://support.google.com/wallet/answer/12653781?hl=en&ref_topic=11924198&sjid=24534087442824069 13-AP for compatibility requirements.

3. Which RHB Visa Credit Card/-i and RHB Visa Debit Card/-i ("Eligible Card(s)") are eligible to use for Google Pay?
   Any personal RHB Visa Credit Cards/-i(s) and RHB Visa Debit Cards/-i(s) are eligible for Google Pay. Please refer to RHB website for the latest list of Eligible Card(s). Click Here for list of eligible cards.

4. How do I set up my Google Pay?
   You can add your Eligible Card(s) to the Google Wallet which can be downloaded on your Android devices from Google Play Store.
   Please visit https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-walletapp for steps to add your Eligible Card(s) to Google Pay for different Android devices.

5. When I add my Eligible Card(s) to Google Pay, does it include both Primary and Supplementary Eligible Cards on the account?
   No, both Primary and Supplementary Eligible Cards will need to be added separately. Only the holder of the Supplementary Eligible Card(s) is permitted to add the Eligible Card(s).

6. Can I add the same Eligible Card(s) to more than one device using Google Pay?
   Yes, you can add your Eligible Card(s) to more than one device, and up to a limit of ten (10) devices per Eligible Card.

7. How and where can I perform transactions on Google Pay?
   You can pay with Google Pay in-stores anywhere that accepts contactless payment, in-app payments or online. Ensure to enable NFC setting on your phone and set Google Pay as default payment service.

8. Do I need to connect to the internet when using Google Pay?
   Internet access is not required to make purchases on Google Pay. However, internet access is required during setup or to refresh the information of your past transactions.

9. Any cost for using Google Pay?
   Using Google Pay does not incur any charges.

10. Is there a transaction limit when I pay using Google Pay?

With effect from 6 June 2026, PIN entry is no longer required for Google Pay transactions above RM250. Instead, transactions will be authenticated using biometric (fingerprint / face recognition) or passcode on your device, providing a faster and more seamless payment experience.

11. What is the Google Pay daily cumulative transaction limit?

The Google Pay daily cumulative transaction limit will be cap at maximum RM3,000 with effect from 6 June 2026. This means you can transact up to a maximum of RM3,000 in a single day, whether through one single transaction or multiple transactions combined.

Once the RM3,000 daily limit is reached, your Google Pay transactions will be declined. To continue transacting, you may:

- Use your physical card and key in your PIN at a terminal.
- Wait for the next calendar day and the system will automatically refresh or reset your limit

12. Can I request a lower daily transaction limit for Google Pay?

Yes. Debit Card customers who prefer a lower daily transaction limit (below the default RM3,000) may request an adjustment by:

- Contacting RHB Customer Contact Centre at 03-9206 8118.
- Walking into any RHB branch and submitting a request over the counter.

Our staff will assist you to set a preferred daily limit that suits your spending needs. The new limit will be effective within 1 day

13. Do I earn rewards points/miles/cashback by using Google Pay?

Yes, you will earn the same rewards points/miles/cashback for transactions made using Google Pay based on your respective card feature benefits

14. Can I use Google Pay abroad/overseas?

Yes, you can use Google Pay overseas where contactless payment is supported. For Debit Card customers, please remember to activate your Card-Not-Present (CNP) and/or Overseas Transaction for a seamless payment experience with Google Pay.

15. Can I use Google Pay to transfer funds or perform cash withdraw at ATM?

No, Google Pay can only be used to perform contactless payments, in-app payments and online payments.

16. Where can I check for Google Pay transactions?

You can check and view the last ten (10) Google Pay transactions through the Google Wallet.

17. What happens if my device is lost/stolen?

You may call RHB Customer Contact Center at 03-9206 8118 to immediately deactivate and block the Google Pay token. You are also advised to login to Google Pay ID account page or use “Find My Device” feature to suspend and delete all cards from Google Pay.

18. What happens if my Eligible Card(s) is lost/stolen?

You may report lost/stolen card via RHB Internet/Mobile Banking or call RHB Customer Contact Center at 03-9206 8118 to immediately report the loss Once the Eligible Card(s) has been reported lost, you will not be able to use Google Pay on this Eligible Card(s).

19. How do I remove my Eligible Card(s) from Google Pay?

You can remove your Eligible Card(s) anytime from Google Wallet or from Settings > Wallet. Alternatively, you can also call RHB Customer Contact Centre at 03-9206 8118 to disable your Eligible Card(s) for Google Pay usage. However, your physical Eligible Card(s) will remain valid for normal usage.

20. Will my Eligible Card(s) work on Google Pay if my physical Eligible Card(s) is cancelled or blocked?

If your physical Eligible Card(s) is cancelled or blocked (in the event of loss/theft) you can no longer use it to make payments using Google Pay. If you require any further assistance with your Eligible Card(s), please contact RHB Customer Contact Centre at 03-9206 8118.

21. I have just received my replacement Eligible Card(s) or change a new device. Do I need to re-add my Eligible Card(s) details in the Google Pay?

Yes, you will need to re-add your Eligible Card(s) into Google Pay due to replacement of your lost/stolen Eligible Card(s) or due to new device.