

Google Pay Frequently Asked Question

This Amended Frequently Asked Question will supersede the existing Frequently Asked Question with effect from 27 January 2026.

1. Question 19 has been amended in blue font to reflect the changes in transaction limit for Google Pay for contactless/payWave transactions.

Overview

1. What is Google Pay?

Google Pay is a secure and easy-to-use mobile payment service which can be used to make purchases in more than 70 countries and growing. You may refer to <https://support.google.com/wallet/answer/12060037?hl=en#zippy=%2Cuse-google-wallet-for-payments> for more information. Google Pay allows you to make online in-app and web purchases by card, as well as in-store contactless purchases using your Android devices such as mobile phone, tablet or Wear OS/Fitbit wearables.

2. Which are the devices that support Google Pay?

Google Wallet works with any Android device compatible with Near Field Communication (NFC), and which the NFC setting is enabled in settings. The contactless Google Pay payment feature is available on devices running Android 7.0 or higher. Refer to https://support.google.com/wallet/answer/12653781?hl=en&ref_topic=11924198&sjid=2453408744282406913-AP for the compatibility requirements.

3. Why should I use Google Pay instead of my physical AmBank/AmBank Islamic Credit Card/-i (Credit Card/-i)?

Google Pay makes checkout faster and easier by allowing you to make purchases with your Android, WearOS or Fitbit devices. It is safe and secure because when you shop at a retailer, Google Pay does not send your actual card number with your payment. Instead, a virtual account number to represent your account information is sent, so your card details stay safe. Moreover, you will continue to enjoy the same Credit Card/-i rewards and benefits.

4. Which Credit Cards/-i are eligible to use for Google Pay?

All AmBank and AmBank Islamic Credit Cards-i (except for AmBank UnionPay Credit Card and AmBank Debit Mastercard) are eligible for use on Google Pay.

Getting Started

5. How can I add my Credit Card/-i to Google Pay?

You can add your Credit Card/-i to Google Pay by entering the Credit Card/-i information manually on the Google Wallet app, which is downloadable on Play Store (<https://play.google.com/store/apps/details?id=com.google.android.apps.walletnfcrel&hl=en&gl=US>). Visit <https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app> for steps on how to add your Credit Card/-i to Google Pay on your phone or smartwatch.

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6. How can I set my Credit Card/-i as the default card to Google Pay?

You can follow the instructions here –

https://support.google.com/wallet/answer/12059255?hl=en&ref_topic=11925503&sjid=7546757630525389054-AP

7. When I add my Credit Card/-i to Google Pay, does it include both Primary and Supplementary Credit Cards/-i on the account?

No. Both Primary and Supplementary Credit Cards/-i need to be added separately.

8. Can I add the same Credit Card/-i to more than one device using Google Pay?

Yes, you may add your Credit Card/-i to more than one device, and up to a limit of 10 devices per Credit Card/-i.

9. The Credit Card/-i image on my phone does not match my physical Credit Card/-i. Is there an issue with my Credit Card/-i?

The Credit Card/-i displayed in Google Pay may not always match your physical Credit Card/-i. Your enrolment or Credit Card/-i provisioning is successful if the following are displayed on the Credit Card/-i image:

- AmBank/AmBank Islamic logo
- The Card Network (Visa or Mastercard)
- The last four digits of the physical Credit Card/-i

10. How long will it take for my Credit Card/-i to be activated after I have added it to Google Pay?

Activation should be immediate. However, sometimes it can take up to 10 minutes after the request for enrolment is made or Credit Card/-i provisioning. If it exceeded the time stated, remove the Credit Card/-i from Google Pay and register again. Please call our Contact Centre at 03-2178 8888, operational daily from 7.00 a.m. to 11.00 p.m., if you continue to face the delay.

11. How do I remove my Credit Card/-i from Google Pay?

You can remove your Credit Card/-i from Google Pay via the Wallet App or from the Settings > Wallet. Find the payment method you wish to remove and swipe left until you reach the card you would like to remove. Select the card, tap 'More' and remove the payment method.

Alternatively, you may call our Contact Centre at 03-2178 8888, operational daily from 7.00 a.m. to 11.00 p.m., for assistance to disable your Credit Card/-i for use on a specific device. Our officer may require relevant details, such as the device name and the last 4 digits of your Credit Card/-i number.

Do note that your Credit Card/-i will still be valid for use via other channels, including the physical card.

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Security

12. Is Google Pay secure?

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. Learn more about Google Pay security features here https://safety.google/intl/en_ca/pay/

13. Can I call AmBank Contact Centre to add my Credit Card/-i on Google Pay, deactivate or reactivate my Credit Card/-i on a particular device?

You cannot add your Credit Card/-i on Google Pay via AmBank Contact Centre. However, our officer will be able to assist you with the deactivation/reactivation of your Credit Card/-i on a particular device. Please call our Contact Centre at +603-2178 8888, operational daily from 7.00 a.m. to 11.00 p.m., for further assistance.

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

If your Android device is lost or stolen, you should immediately call our Contact Centre at +603-2178 8888, operational daily from 7.00 a.m. to 11.00 p.m., or email to customercare@ambankgroup.com to delete the Credit Card/-i from Google Pay.

To ensure the security of your Google ID account, it is essential that you log in to the Google ID account page or use Find My Device to suspend and delete all cards from Google Pay. You can also head to pay.google.com and delete the card and it will be automatically deleted from your Android device. In the event that a Credit Card/-i is removed from Google Pay, you will still be able to use the physical Credit Card/-i linked to your account, provided it has not been stopped or cancelled.

15. Does Google have access to my AmBank/AmBank Islamic accounts?

No. Google does not have access to your AmBank/AmBank Islamic accounts.

Payment

16. Where can I use Google Pay?

You can use Google Pay for in-store payments or on public transport where NFC contactless payments are accepted. You can also use Google Pay for payments in participating in-app and web merchants who have the 'Pay with GPay' checkout button option. Details for paying online with Google Pay here: <https://support.google.com/googlepay/answer/7644068?hl=en>

17. How do I return a purchase if I used Google Pay to make the payment?

You will be able to return the purchased items using Google Pay based on the store's return policy. If you returned an item purchased via Google Pay, the store may require you to tap your phone with the card used for purchase on the payment terminal to reverse the transaction.

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18. Why do I see a blue tick mark on my Android device when the terminal in the shop says the payment has been declined?

The blue tick mark means the Android device has passed the payment details to the terminal. Payment declined could be due to a decline by the association or the Bank.

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

Unlike contactless/payWave transactions that are made using physical Credit Card/-i where there is a RM250 limit per transaction, there is no transaction limit for contactless/payWave transactions made via Google Pay.

The limit for transaction made using or via Google Pay is only subject to the credit limit of the Credit Card/-i.

Account

20. How much of my available Credit Card/-i limit can I access when using Google Pay?

The full amount of your available credit limit is ready for you to use after your Credit Card/-i has been added to Google Pay.

21. How can I keep track of purchases I have made with Google Pay?

You can view the recent transactions made with Google Pay on your Credit Card/-i in the Google Wallet App. Simply tap on a Credit Card/-i in the app to see the Google Pay transactions made with that said Credit Card/-i. Additionally, a real-time push notification with transaction details will be sent after each Google Pay transaction (this requires an active Internet connection). You can also refer to your AmBank/ AmBank Islamic card statement or login to AmOnline to see the full purchase history details made on your Credit Card/-i.

22. What if my Credit Card/-i is renewed close to expiration, or reissued due to reported damage?

If your physical Credit Card/-i is renewed or replaced close to expiration date or where you have reported it as damaged (same physical Credit Card/-i number, just new/extended Credit Card/-i Expiry Date), your device's Credit Card/-i in Google Pay will be automatically updated with the new Credit Card/-i information. You do not need to add the new Credit Card/-i on to Google Pay when you receive it.

Kindly note that this update will not apply when your physical Credit Card/-i is replaced due to a reported loss, theft or unauthorised use. In the event a new Credit Card/-i number is being assigned to your new physical Credit Card/-i for security purposes, you shall be required to add your new physical Credit Card/-i to Google Pay.

23. How do I know if my device's Credit Card/-i in Google Pay has been updated?

An SMS will be sent to you to notify you that a new Credit Card/-i has been provisioned/added to Google Pay.

24. Will my Credit Card/-i work on Google Pay if my physical Credit Card/-i is closed or blocked?

No, if your physical Credit Card/-i is closed or blocked (in the event of loss/theft etc.) you can no longer use it to make payments using Google Pay.

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If you require any additional assistance with your Credit Card/-i or the details of your transaction, please call our Contact Centre at 03 2178 8888, operational daily from 7.00 a.m. to 11.00 p.m., or email to customercare@ambankgroup.com.

For issues relating to your Android device or other technical queries, please contact Google via <https://support.google.com/wallet>