ICBC 中国工商银行

Huawei Pay
Frequently Asked Questions ("FAQs")

1. **What is Huawei Pay?**
   Huawei Pay is a mobile payment service launched by Huawei. Huawei Pay allows on-the-go payments with phones capable of Near Field Communication (NFC), instead of using your physical ICBC cards. With Huawei Pay, you can make secured and convenient payments, simply by tapping your NFC-capable phone against a contactless payment terminal or card reader. Huawei Pay also allows payments to be made via a barcode or QR code. To use Huawei Pay, simply download Huawei Wallet Application ("**Wallet**") from Huawei AppGallery **("AppGallery**") and complete the registration process.

2. **Are all ICBC Cards eligible for Huawei Pay?**
   For now, only ICBC UnionPay Credit Cards issued by ICBC Singapore are eligible for use on Huawei Pay. This includes ICBC Horoscope Credit Card, ICBC UnionPay Dual Currency Credit Card and ICBC Koipy Dual Currency Credit Card.

3. **How to set up Huawei Pay?**
   Before using Huawei Pay, please ensure that your Huawei phone and Wallet is updated with the latest version. Please follow the steps below:

   3.1 Open Wallet and log in to your HUAWEI ID. If you do not yet have a HUAWEI ID, follow the onscreen instructions to register.
   Please note that the service area of your HUAWEI ID indicated must be the same as the country/region where you use Huawei Pay. To check or change the HUAWEI ID service area, open AppGallery and select to Me > Settings > Country/Region – Singapore.

   - If you have previously added other cards to Huawei Pay in other country/regions, you may not be able to add cards in the current country/region. If this occurs, please contact Huawei for further assistance.

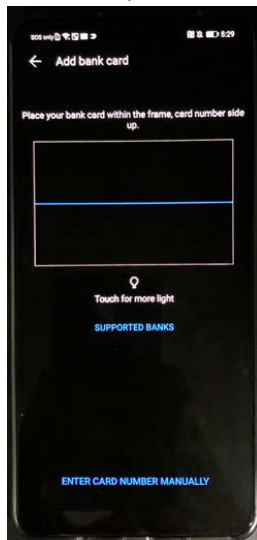   3.2 Touch the plus sign (+) to add card.
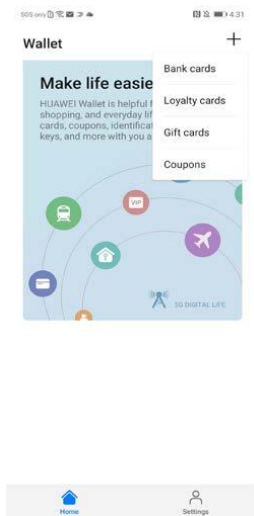
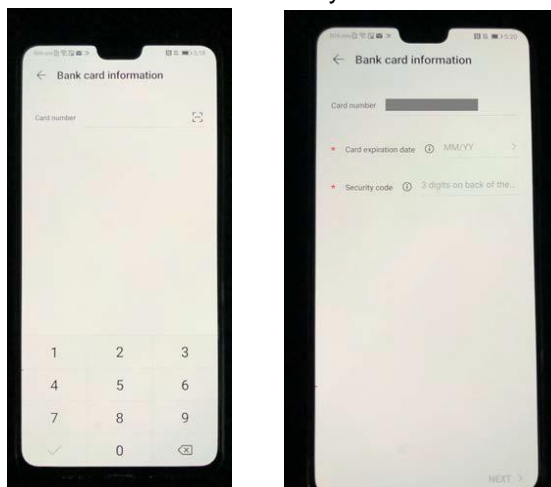3.3 Read and accept Digital Wallet Terms and Conditions.
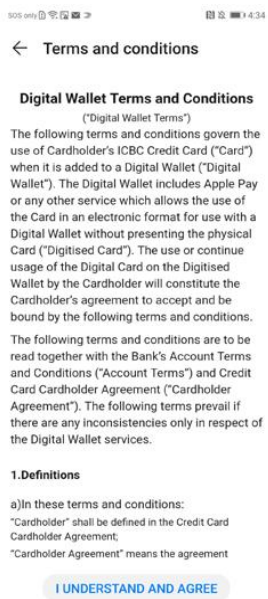
3.4 You can either choose to scan your card or enter your card number manually. You will also need to fill in all the required fields, such as expiration date and security code to proceed.
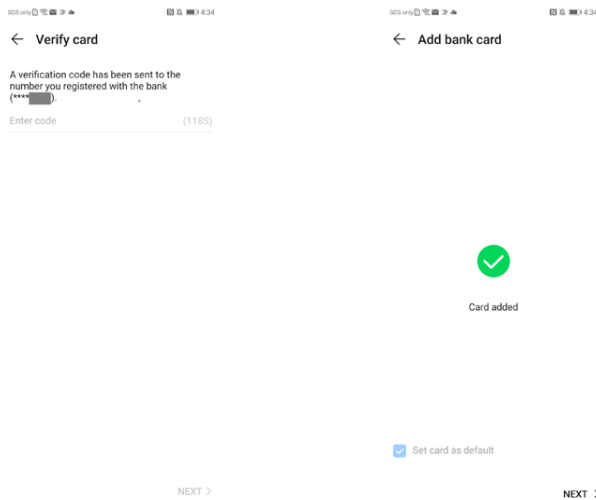
Scan card, or

Enter card number manually

3.5 Upon keying in your card details, you will receive a verification code via SMS from ICBC Singapore. Enter verification code and press "Next". If you did not receive the verification code, please contact ICBC Singapore for assistance. Your card will be successfully added once the verification process has been completed.

3.6 If this is the first time your card is added to the Wallet, you will need to complete some security settings. Follow the onscreen instructions to set a security phone number, Payment PIN, and security question.

3.7 You will also have to select a payment authentication method. For your security and convenience, it is strongly recommended that you use fingerprint or facial recognition as the payment authentication method. Fingerprint or facial recognition does not require Internet connection when conducting in-store payment. After selecting a payment authentication method, tap the top left corner TWICE to return to the home screen of Wallet.

3.8 If no fingerprint or facial data has been enrolled, you will be taken to the related settings screen. After the settings are completed, tap the top left corner of the screen to return to the Payment authentication method screen, and then select a payment authentication method.
Please visit
https://consumer.huawei.com/en/mobileservices/wallet/huawei-wallet-faq/
for more detailed steps on how to add your cards onto Huawei Pay for different Huawei devices.

4. Where can I use Huawei Pay?
Look out for the Huawei Pay or UnionPay contactless symbol at the checkout counters.

5. How does Huawei Pay work?

   5.1 In-store by placing your phone near a contactless reader and complete payment using fingerprint or facial recognition or payment PIN.

   5.2 In-app purchases by selecting Huawei Pay as the payment method at checkout and complete payment using fingerprint, facial recognition or payment PIN.

6. How to make an in-store payment with Huawei Pay?

First, make sure NFC is enabled on your phone, by going to Settings > Device connectivity > NFC. Alternatively, swipe down from the top of the screen to display the notification panel.

a) Touch $\vee$ to display all switch shortcuts and verify that NFC is enabled.

b) When the screen is locked, use your fingerprint to unlock HUAWEI Wallet to access the payment screen. No network connection required.

c) Authenticate payment with fingerprint, facial recognition, or Payment PIN.

d) If you do not want to use the default card for the payment, press and hold down on the default card, and then select another card.

e) Tap the NFC zone (near the rear cameras) at the back of your phone against the payment terminal or card reader.

f) Enter your ICBC card PIN or sign on the printed ticket if you are asked to.

   a) Network connection is not required only when you authenticate the payment with your fingerprint or face.

   b) Password-free transactions are only possible when allowed by both your ICBC card and the payment terminal or card reader and when the transaction amount is within the transaction limit.

7. How to use Huawei QR Code payment?

  7.1 Scan QR Code Provided by Merchant

a) Go to "Wallet" and click ⌞⌝ sign on the right top

b) Scan the QR code at merchant where accept UnionPay

c) Enter transaction "Amount" and/or any Remarks (optional)

d) Click "Confirm payment"

e) Enter "Payment PIN"

7.2 Self-Generate QR Code for Merchant to Scan
a) Go to "Wallet"
b) Select and click the payment card
c) Click "Pay"
d) Enter "Payment PIN"
e) Click "Use QR Code"
f) Present self-generated QR Code for Merchant to scan

8. How do I remove my ICBC card from Huawei Pay?
You can at anytime choose to remove your card from Huawei Pay.
a) Ensure that Wallet has been updated to the latest version.
b) Tap on the card you wish to remove and touch the three-dot menu in the upper right corner and select Remove.
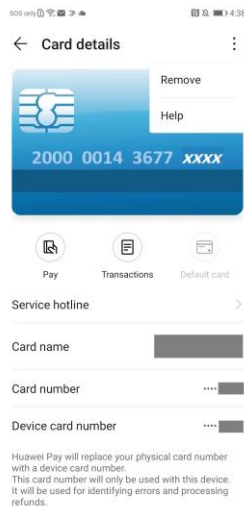
c) Confirm with your with fingerprint, facial recognition, or Payment PIN.
d) You will receive a confirmation SMS from ICBC Singapore once your ICBC Card has been removed successfully from Wallet.

9. What if I lose my phone?
If your phone is lost, please contact ICBC Singapore immediately. Wallet will automatically cancel the association between your card and Huawei Pay upon us receiving the missing card report.

You may contact us via our 24-hour customer hotline at +65 6369 5588, email us at credit_card_centre@sg.icbc.com.cn. Alternatively, you may also visit our branches.

10. How can I set my ICBC card as the default card in Huawei Pay?
The first card that you add to Wallet will be your default card. If you have added more cards and wish to change your default card, open Wallet and go to Settings > Shortcuts > Default card.

11. Why is my card image on Huawei Wallet different from my actual credit card?
We regret to inform you that the current system does not support multiple card images to be displayed on Wallet.

12. Which Huawei device models support Huawei Pay?
For supported Huawei Pay devices, please visit Huawei official website: https://consumer.huawei.com/en/support/how-to/newbie-guide/en-us00678337/.

13. How many cards can be added on one Huawei device?
   a) For the HUAWEI Mate Xs/X, P40 series, Mate 30 series, P30 series, Mate 20 series, Mate 10 series, P20 series, Mate RS, HONOR 30 series, HONOR View30 Pro, HONOR 10, and HONOR View10, a maximum of **eight (8)** bank cards can be added.
   b) For the HUAWEI Mate 9 series, P10 series, HONOR 9, and HONOR 8 Pro, a maximum of **four (4)** bank cards can be added.
   For more details, please visit
   https://consumer.huawei.com/en/mobileservices/wallet/huawei-wallet-faq/.

14. Can I add the same card on more than one Huawei device?
Yes, you can add your cards on more than one Huawei device.

15. Does Huawei have access to my ICBC accounts?
No, Huawei will not have access to your ICBC accounts.

16. What is device card number in card info?
For security reasons, a device card number (also known as a virtual card number) will be generated for each card added. A different device card number may be generated for the same physical card each time it is added to your phone. It is not necessary to know the device card number.
Please note that the card number printed on the in-store payment receipt is the device card number. It will not be your card number. If a refund is required, please inform merchant to process the return transaction to the card on which the original payment was made.
For more assistance on your device card number, please contact our ICBC Singapore 24-hour customer service at +65 6369 5588, email us at credit_card_centre@sg.icbc.com.cn, or visit our branches.

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

You will be able to return merchandise that you purchased using Huawei Pay based on the store's return policy. If you return an item purchased via Huawei Pay, the store may require you to tap your phone on the payment terminal to reverse the transaction.

18. **What is the payment limit set by Huawei Pay?**
The transaction limit with Huawei Pay is your ICBC credit card limit.

19. **How can I track my Huawei Pay transaction history on my Huawei device?**
You can view the recent transactions in the Huawei Pay Wallet App. Simply tap on your ICBC card in the app and tap "Transactions" to view your latest transactions.
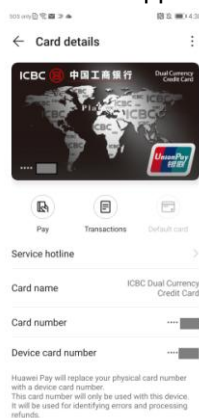
20. **Will my card work on Huawei Pay if my physical card is terminated or blocked?**
No, if your physical card has been terminated or blocked (in the event of loss/theft etc.) you can no longer use it to make payments via Huawei Pay.

21. **How can I identify Huawei Pay transactions on my account?**
Your transaction on your monthly statement or ICBC Online account will display "Huawei Pay".

22. **Why do I see a tick mark on my Huawei device when the terminal says the payment has been declined?**

23. The tick mark means that the Huawei device has passed the payment details to the terminal. However, payment may be declined could be due to a decline by UnionPay Singapore or ICBC Singapore.

24. **Will I continue to earn Cashback or other benefits from my credit cards when I pay using Huawei Pay?**
Yes. You will continue earn Cashback or other benefits.

25. When I add my card on Huawei Pay, does it include both primary and supplementary card on the account?
No, both primary and supplementary cards need to be added separately.

26. Can I call ICBC customer hotline to remove my card on Huawei Pay?
Yes, you can remove your credit card from your Huawei Pay via our 24-hour customer hotline at +65 6369 5588. Alternatively, you may email us at credit_card_centre@sg.icbc.com.cn, or visit our sub-branches to assist you with your removal of card on Huawei Pay.

Information correct as at 21st March 2021.

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