Google Pay FAQ – Community Powered Federal Credit Union

HOW IT WORKS: APPLE PAY AND DEVICES

What Is Google Pay?

Google Pay allows you to pay for purchases with your **Android** phone running **KitKat (4.4)** or higher by holding your phone near a contactless reader at a participating merchant.

Google Pay uses **Near Field Communication** (NFC) and **Host Card Emulation** (HCE) to make contactless mobile payments. **AT&T**, **T-Mobile** and **Verizon** are the carriers that currently support **Google Pay**. For a complete list of compatible devices please visit: https://pay.google.com/about/.

Where Can I Use Google Pay?

You can use **Google Pay** anywhere you see contactless terminals for contactless payments at over one million locations. There is also a full listing of stores and websites accepting Google Pay here: https://pay.google.com/about/where-to-use/.

What is a contactless payment?

Contactless payments are transactions that use chip-based technology and do not require physical connection between the payment device (card or mobile device) and the physical merchant terminal.

How do I make a payment with Google Pay?

Purchases can be made in two ways after unlocking your phone:

- **Paying In-Store**: At an **NFC** enabled terminal, hold the phone to the terminal until a check mark appears on your device.
- **In App (on device)**: Select Google Pay and either use fingerprint, PIN code, password, or pattern to authenticate the purchase.

Is Google Pay Secure?

Yes, **Google Pay** uses **Tokenization** (meaning it has a unique identification number associated with it) to secure the payment information. This token is sometimes referred to a virtual account number. Your card number isn't stored on your phone or given to the merchant. **Google Pay** also requires you to have a screen lock on your phone in case your phone is lost or stolen.

Is Google Pay free?

Yes. Please be aware that message and data rates may apply, depending on your data plan.

How many debit or credit cards can I add to Google Pay?

As many as you like. There is no limit on the number of cards you're able to store.

Do I need to have an active internet connection for Google Pay to work?

Google Pay requires an active internet connection when making a purchase. It also requires an active internet connection when adding or removing a card and to download transaction history. You can connect via a **Wi-Fi** network or use your mobile data connection.

Can I use Google Pay if I'm in a poor service area?

Google Pay can perform a limited number of transactions with poor service. If you're without internet service and need to use **Google Pay**, the app will tap into a limited number of stored tokens on the device.

Why is the card image in Google Pay different than my physical card?

The payment card displayed in **Google Pay** may **NOT** match your physical card. In those instances, **Google Pay** will use a graphical representation of your card.

How do I set my default card for Google Pay?

- Open **Google Pay**
- Tap on your preferred card to get the "back of card" view
- Select "**Set as default card**" your phone again

Can Google Pay be used to make online or in-App purchases?

Google Pay may be used to make in-App purchases and when shopping on **Chrome**. Just choose **Google Pay** at checkout.

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

Google provides a service called **Android Device Manager** that allows you to find, locate and erase your device if it is lost or stolen. Additionally, you can contact the credit union to disable the card.

Credit Cards: 1-855-895-7844   **Debit Cards**: 1-800-472-3272

Can I make returns on purchases I have made using Google Pay?

Yes, merchants handle refunds, returns as well as cancelled and voided transactions the same way as any other payment method with one important exception:

You may be asked to provide the last 4 digits of the card used in the transaction. These 4 digits should be from your virtual account number rather than the actual card number.

Can I opt out of Google Pay at any time?

Adding your credit or debit cards to **Google Pay** is your choice. You can delete your **Community Powered** Visa Credit or Debit card at any time.

If you have any further questions concerning **Google Pay**, please check over the official **Google Pay** page at: https://pay.google.com/about/, or call the credit union at (302) 368-2396.