

# Google Pay Frequently Asked Questions



## **Important update:**

The U.S. version of the standalone Google Pay app is no longer available for use. Please download the Google Wallet app to tap and pay with Google Pay.

## **What is Google Wallet?**

Google Wallet is a digital wallet that allows you to securely store your cards, tickets, passes, keys and IDs. Tap everywhere Google Pay is accepted to use loyalty cards, board a flight, and more all with just your phone.

## **What is Google Pay?**

Google Pay is a mobile payment service housed within Google Wallet to power in-app, online, and in-person contactless purchases on mobile devices, enabling users to make payments with Android phones, tablets, or watches. Look for the Google Pay acceptance mark at participating merchants.

## **Where do I download Google Pay?**

Google Pay is preloaded on some Android phones. Other eligible phones can get Google Pay by downloading it from the Google Play Store. If you cannot find the Google Pay app on the Google Play store, it is because your device is not compatible with Google Pay (only users who have Android 4.4 (KitKat) or higher devices with NFC and HCE can download Google Pay).

## **What is the difference between Google Wallet and Google Pay?**

In January 2018, Google combined Google Wallet into the new Google Pay solution. Google Pay lets you use your phone to pay in stores with most credit or debit cards

across eligible Android devices. It also lets you send and request money, load money to your account and use that balance for payments. Google Pay can also be used to withdraw cash from ATMs.

## **Is Google Wallet safe?**

Security and privacy are built into every part of Google Wallet to keep all your essentials protected. When you tap to pay with your Android phone, Google Pay does not share your real credit card number with the business, so your payment info stays safe.

## **How do I set up Google Wallet?**

Getting started is simple. Download Google Wallet on your Android device from the Play store.

## **Is Google Wallet free of charge?**

Yes! Google Wallet is free of charge to all users.

## **How do I add my cards to Google Pay?**

If you already have a card in your Google account, you can simply add it to Google Pay by confirming a few details, or you can add a new card - it's as simple as snapping a picture. Then simply unlock your phone and tap to use Google Pay at any of the over one million store locations throughout the US that accept contactless payments.

## **How many cards can the Google Pay app hold?**

As many as you would like! There is no limit on the number of cards that can be stored in the Google Pay app.

## How do I Pay with Google Wallet?

Set up your Android phone for easy contactless payments. Just add your credit or debit cards to get started. When you are ready to pay, unlock your phone and hold it near the reader. Look for the check mark to know your payment has been accepted. That's it!

## 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. You can determine your card is accurate by verifying the following information matches your physical card:

- The card network (i.e., Visa®, Mastercard, or American Express®)
- The card issuer (e.g., credit union)

## If I have multiple cards stored, which card does Google Pay use for a transaction?

You can choose which card to use as a default—this card is always displayed on your Google Pay home screen at the top with additional payment options and loyalty cards

stacked below. If your default card is not accepted at a retailer, you will need to choose another card on file with Google Pay and tap your phone again.

## What are contactless payments?

Enabling contactless payments allows you to use your phone to pay everywhere Google Pay or contactless payments are accepted. To make contactless purchases with Google Wallet, you must have an Android phone with Near Field Communication (NFC).

## How does Google Pay know it's actually my phone and therefore my card?

When setting up the Google Pay app, you must have or set up Android Operating System Screen Lock. This security app automatically locks your phone after a certain amount of time of inactivity. Once locked, you will need to use the pattern, PIN, or password that you created during set up to unlock your phone.

## Can I use Google Pay at an Automated Teller Machine (ATM)?

Google Pay will not work at ATMs. In addition to ATMs, Google Pay will not work with card readers where it is necessary to insert your card into the reader. This type of card reader is commonly found at gas stations (outdoor pumps), but bus/train stations and vending machines.

## What should I do if I have an issue adding a payment card to Google Pay?

Contact the credit union and verify you are adding an eligible payment card. Some cards from participating credit unions may not be supported in Google Pay. Google Pay also requires an active Internet connection when adding a payment card. Verify you are connected to the Internet via a Wi-Fi network or using your mobile data connection.

## What do I do if I lose the card that I have added to Google Pay?

If your payment card becomes lost, misplaced, or stolen, please contact the credit union immediately. Some credit unions will allow you to report the card lost or stolen via the website, while others require a phone call. Google Pay will show your card to be invalid if you have suspended/frozen your card with the credit union. Newly issued cards will need to be added into Google Pay.

## Are my payments safe with Google Pay?

Yes. When you use Google Pay, your card number is not stored on your phone or given to the merchant. A unique token is created specifically for that device. This token is also referred to as a virtual account number. You still enjoy all the benefits of your credit or debit card, which includes our Zero Liability policy that protects you from unauthorized purchases. If you ever need to make a return, you might have to provide the last 4 digits of your virtual account number. You can find your virtual account number on the card details screen in your Google Pay app.

## How are my privacy and personal information protected?

Since Google Pay does not store your credit or debit card number on the device, you never reveal your name, card number or security code to merchants.

## In case of lost devices, how is Google Pay disabled?

Google provides a service called Android Device Manager that allows you to find, locate and erase your device if it becomes lost or stolen. Additionally, you can contact your financial institution for cards added to Google Pay and the FI can disable the card token.

## How do I return an item?

The merchant can process the return like any other return. Some merchants may need to "see" the physical card. You would follow the same steps you used when making the purchase.

## Can I use Google Pay internationally?

Using Google Pay outside the United States is dependent on your credit union's policies. If you can use your physical card in the country you are visiting, you should be able to use Google Pay to make a payment. If you are attempting to add a card while you are traveling outside the United States, you may be required to contact the credit union.

## Will I continue to earn rewards and benefits from my payments cards when I pay using Google Pay?

When you make a payment with Google Pay, you will continue to receive the rewards and benefits (such as points or cash back) your physical card provides.

## Can I see my recent transactions in Google Pay?

You will find a list of recent purchases in your card's details screen. To see the details for your Google Pay purchases:

1. Open the Google Pay app.
2. Touch the card you used to pay.
3. Find and select your transaction.

Keep in mind that you will still have to show your receipt from the merchant if you ever need proof of purchase, so make sure you keep it for your records.

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

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

**For more information visit [www.AllianceCatholic.com](http://www.AllianceCatholic.com)**



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