Google Pay
FREQUENTLY ASKED QUESTIONS

> This document is intended to serve as an internal resource to address many questions that may be posed by staff and/or members related to the Google Pay service. Note that some of the responses may vary based on your credit union's Google Pay offering and services. Please review this template and review/update as appropriate – e.g. look for (CU), (CU Debit Card), areas to hyperlink and add a support phone number – prior to distributing to your staff and/or members. Thoughts, suggestions, comments? Please email us at mobilepay@cucc-cu.ca

GOOGLE PAY FREQUENTLY ASKED QUESTIONS

GETTING GOOGLE PAY

Am I eligible for Google Pay?

If you have a (CU Debit Card) and an eligible Android device, then you can get Google Pay! Google Pay is available to consumers and small businesses.

Which devices support *Interac®* Debit on Google Pay?

Google Pay is compatible with most modern Android devices with Android Lollipop 5.0 or above across multiple manufacturers (including Huawei, Samsung, and Blackberry) and form factors (including mobile phones, tablets and wearables). To make in-store payments, your phone also needs to support NFC (Near Field Communication). To check for NFC, look for it in your phone's Settings app. You can make in-app payments even if your phone does not have NFC.

Are there reasons why my Android device would be excluded from Google Pay?

Devices that have been jailbroken or otherwise tampered with are not eligible for use with Google Pay. The device's operating system must also be kept up to date.

Can I use my Google Watch with Google Pay?

Yes, you can add a card to Google Wallet on your Google watch as well as other Wear OS devices paired with a phone, such as Huawei Watch 2, LG Watch Sport, and LG Watch Urbane 2.

Can I use my (CU Credit Card) with Google Pay?

Google Pay is being launched first with (CU Debit Card), allowing you to make everyday purchases directly from your (CU) account. We know that some (CU) members prefer to pay with (CU Credit Card) and we are currently researching supporting this option.

Does my (CU Debit Card) need to be Flash enabled to use it on Google Pay?

No. You do not need a flash enabled (CU Debit Card) to use Google Pay.

How many cards can I add to Google Pay?

You can add multiple payment cards and loyalty cards to Google Pay.

SETTING UP GOOGLE PAY

How do I set up Google Pay?

On your smartphone:

1. Download Google Wallet from the Google Play Store.
2. Open the Google Wallet app.
3. Tap the (+) sign.
4. Follow the on-screen instructions to add your (CU Debit Card)

On your wearable:

1. Open Google Wallet on the watch.
2. Tap (+) to Add Card to choose from cards on your phone.
3. Follow the on-screen prompts to complete setup.

Which account should I use for Google Pay?

If you are activating a (CU Debit Card) that you use today to make purchases using *Interac*® Debit, Google Pay will use the same account (chequing or savings). You may change the default account either on-line or by contacting us at ___-___-____.

What else do I need to do to set myself up?

You are required to securely identify yourself to add your debit card to Google Pay. After adding your (CU Debit Card) to Google Wallet, you will be presented options to verify your identity by calling the (CU) contact center or by entering a one-time passcode delivered to you via email or SMS message if you have an eligible email or cell phone number on file with us. These verification steps are designed to protect you against fraud. Once verification has been completed, you may use your (CU Debit Card) to make purchases with Google Pay.

Can I add a second account or card to Google Wallet?

Yes. You can add multiple cards to Google Pay, you can also add an unlimited number of loyalty cards.

How many devices can I add my card to?

There is no maximum number of devices to which you can add your (CU Debit Card) for Google Pay. However, you are responsible for verifying the validity of the (CU Debit Card) on each device, and for any charges made with the card to your account.

What are the Terms & Conditions of using my (CU Debit Card) in Google Pay?

Google Pay is governed in accordance with the Terms and Conditions (hyperlink: Ts&Cs online) that you accepted when adding your card to Google Pay, and the (hyperlink: CU Debit Card Agreement) that you signed when receiving your card.

Is additional information being captured about me when I use Google Pay

Google does not collect and store details on Google Pay financial transactions. To learn how Google protects your personal information, transaction data, and payment information when you use Google Pay, visit their website: https://support.google.com/pay/answer/7643925?hl=en

PAYING WITH GOOGLE PAY

How do I make an in-store purchase with Google Pay?

With your smartphone:
1. Wake up your device.
2. Authenticate using the method you have setup for your device.
3. Hold your phone over the terminal until you see a blue check mark on the screen.

With your wearable:
1. On your watch, open the Google Wallet app.
2. If prompted, authenticate using the method you have setup for your device.
3. Hold your watch over the contactless payment terminal until you hear a sound or feel vibration from your watch.

In-app or online:
1. **You can also pay on the web or in-apps at online retailers that accept *Interac* Debit for Google Pay.**

How do I pay with a card that isn't my default card?

You can pay with other cards that aren't your default card.

On your smartphone:
1. Open the Google Wallet app on your phone.
2. At the top, on your card, swipe left until you find the card you want to use.
3. Hold the back of your phone against the payment terminal.
4. If prompted, authenticate using the method you have setup for your device.

On your wearable:
1. On your watch, open the Google Wallet app.
2. Scroll to the card you want to use. When you see "Hold to terminal", it's ready to use.
3. Hold your watch against the payment terminal until you hear a sound or feel vibration from your watch
4. If prompted, authenticate using the method you have setup for your device.

How do I make my CU debit card my default Payment card for instore payment?

On your smartphone:
1. Open the Google Wallet app.
2. On the bottom, tap Payment.
3. Tap card you want to make your default.
4. Turn on Default for in-store purchases.

On your wearable:
1. On your watch, open the Google Wallet app.
2. Scroll to the card you want to use as default and then tap it.
3. From the bottom, swipe up on More ⋮ .
4. Tap Set as default card ✓ .

Is there a maximum dollar amount for a purchase?
No, there is no maximum value for Google Pay transactions, since each purchase is verified within Google Pay using Face ID or Touch ID. Please contact us at ___-___-____ if you experience a situation where a retailer has imposed a limit on Google Pay transactions.

Am I subject to a daily spending limit?
Yes. (CU) will continue to monitor your total spending across the payment services that access your account, including use of your (CU Debit Card) at retail locations via Google Pay. Google Pay purchases are included in your existing total limit.

Is there a cost to using Google Pay?
No. Google Pay is included as part of your (CU) account. Each payment will count as an additional debit transaction if you pay transaction fees for your account. Please contact (CU) any time to discuss the right account package for you.

How do I know when a purchase is complete?
Google Pay transactions will show a blue checkmark when the transaction is processed.

Where can I pay with Google Pay?
Google Pay using your (CU Debit Card) works wherever *Interac*® Flash is accepted. Just look for the *Interac*® Flash logo or contactless symbol at the checkout. Some stores will also display the Google Pay logo. International purchases using Google pay is not supported on (CU Debit cards).

Will I have to sign a receipt or enter a PIN at the POS terminal when paying with Google Pay?
No. Google Pay purchases are authenticated on your device.

How do I view recent Google Pay transactions?
To view your most recent Google Pay transactions, simply tap on your (CU Debit card) and scroll down to view your card transaction details.

Will I receive a notification on my phone for a declined transaction?
Yes, you will receive notifications for both declined and approved transactions.

Why does the transaction history on my Android phone not include all Google Pay transactions?
Each device is assigned a device account number and shows only transactions completed with its device account number. The device account number is different from your physical card number. This security feature helps us to manage situations when a device is lost, stolen, or upgraded. For a full transaction history, please review your account history in online or mobile banking or on your account statement.

DEACTIVATING / CARD REMOVAL

How do I remove a card from Google Pay?

To remove a card on your smartphone:

1. Open the Google Wallet app.
2. At the bottom, tap Payment, then select card
3. To delete the card, in the top right tap "More", then tap Remove payment method.

To remove a card on your wearable:

1. On your watch, open the Google Wallet app.
2. Scroll to the card you want to remove and then tap it.
3. From the bottom, swipe up on "More"
4. Then tap "Remove"

Will removing my (CU Debit Card) from Google Pay deactivate my plastic card?

No. Removing your (CU Debit Card) from Google Pay will not affect your plastic card.

My device was lost or was stolen, and I want to delete my card. What do I do?

If your device has been lost or stolen, call us immediately at ___-___-____ to remove your card from Google Pay. You can also log in to Find My Device and select Erase Device to permanently remove all data, including any payment cards enabled in Google Pay.

TROUBLESHOOTING GOOGLE PAY

Will the case on my phone interfere with making purchases?

Google Pay transactions use NFC contactless payment method to communicate with the POS terminal to complete the purchase. A very thick case or cover can block the signal between the phone and the payment terminal. If you are having trouble making payment with Google Pay, you may need to remove the phone's case to complete a purchase.

What should I do if Google Pay is not working with the POS terminal?

Google Pay should work at all terminals that accept *Interac®* Flash. Depending on the location of the signal from the phone and the case that you are using, you may need to either remove your case or re-position your phone near the POS terminal. Because POS terminals may be slightly different, you may find that this experience varies from terminal to terminal. If you are having difficulties, ask the retailer if they accept *Interac®* Debit on Google Pay.

Do I need network access to make a purchase?

No. Your Android device (powered and unlocked) has everything you need to complete a purchase at a retailer, even without network access. As with card purchases, you may not complete a purchase if the POS terminal is off-line or unavailable. You will need network access to receive transaction notifications from. Google

How do I do a Refund?

Refunds are initiated by the Merchant at the POS terminal following the same process as a purchase within Google Pay. The key difference is that you may be asked to provide to the cashier the last four digits of your Device Account Number instead of the last four digits of your card number. Successful refunds will be processed immediately to your account.

I'm having trouble with Google Pay. Who do I contact?

If you are having difficulties with Google Pay, please call us at ___-____-____ and we will be happy to answer your questions.).

MANAGING CHANGE – WHAT IF I…

…Upgrade the operating system on my device?

Google Pay should not be affected by updating the operating system.

…Reset my device?

All payment information in Google Pay will be deleted. You will need to set up and add your payment card information into the Google Wallet again after your device has been reset.

…Change my SIM card?

Google Pay should not be affected when you change your SIM card.

…Change my lock screen password?

Google Pay should not be affected when you change your lock screen password.

…Lose my device?

If your device is lost or stolen, you can lock and erase it remotely with Find My Device. This will lock or wipe Google Pay as well as your registered cards. You can also contact your credit union immediately if you lose your mobile phone. We will de-activate your (CU Debit Card) within Google Pay.

…Lose my device, and then find it?

Suspended cards can be resumed, but deleted cards cannot. If your (CU Debit Card) has been deleted from Google Pay, you will be required to add it again.

…Delete my card and then want to reactivate it?

You can add any cards you previously deleted as normal.

…Sell or upgrade my device?

Before you sell your device, you must delete your card from the Google Wallet. You may optionally contact (CU) to ensure that your card has removed from Google Pay.

…Lend my device to someone?

We recommend you remove your card from the Google Wallet before lending your device. Avoid lending your phone to anyone with whom you do not have a trusted relationship.

…Get a new debit card?

If you get a new debit card, remove the previous card from Google Wallet and add the new card.

…Change the accounts linked to my card (chequing or savings)?

Changing the accounts linked to your (CU Debit Card) will have no impact on Google Pay.

…Change my default account for *Interac*® Flash purchases?

If you change your default account for *Interac*® Flash purchases, it will also become your default account for Google Pay.

…Receive an error, "Card Not Added – Contact your issuer", message while adding a card?

Your (CU Debit Card) is closed and therefore cannot be used.

SECURITY & TECHNOLOGY

What is NFC?
NFC stands for Near Field Communication, which is a contactless proximity technology – the same technology that powers *Interac*® Flash cards. It is known for short range, secure transmission, with a maximum distance of less than 5-10 cm. In practice, phones need to be held very near to device readers for a few seconds to complete a transaction.

How do I know if a terminal accepts NFC?
Just look for the *Interac*® Flash logo or the contactless symbol at checkout to know if a terminal is capable of NFC technology.

How does the technology work?
When you register a card with Google Pay, the card is assigned a device account number. The device account number is different from your physical card number and is unique to your device. Your device account number is used to make purchases with Google Pay.

Are Google Pay transactions secure?
Yes. Google Pay protects your payment info with multiple layers of security, device lock screens, remote device wiping, and tokenized card numbers are security features of Google Pay. Google Pay's tokenization process offers notable security benefits to customers, when a CU member adds a debit card to their Google Wallet app, a token is issued. A token is a unique identification number associated with it. Google Pay.