Frequently Asked Questions

Which devices can I use Google Pay with?

Any Android smartphones and tablets running Android Lollipop 5.0 or above. 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 HCE.

How do I set up Google Pay?

First, download Google Pay from the Google Play Store (www.g.co/pay/app). Second, you can add an eligible card (www.g.co/pay/help) by snapping a picture or entering your account number manually. If your eligible card is already set up for Google Play, you can simply add that card to Google Pay by confirming a few details.

Where can I use Google Pay?

You can pay with your Android Phone at hundreds of thousands of merchants. Easily pay wherever contactless payments are accepted or where you see one of these symbols:





You can also use Google Pay in many of your favorite apps. Just look for the Buy with Google Pay button. You can see the apps that accept Google Pay on the Google Play Store.



How do I use Google Pay?

When paying in-store:

- 1. Simply wake up your phone. No need to open the app.
- 2. Hold the back of your device near the contactless payment terminal and wait for the blue checkmark.

When paying within apps:

With Google Pay, you can check out in hundreds of apps without having to enter your payment information. Catch a ride, order takeout, or get tickets to that just-announced show with the simple press of a button.

What payment cards can I use with Google Pay?

Visit our website (www.google.com/pay) to see a list of eligible payments cards. We are working to expand the number of payment cards you can use on Google Pay, so check back soon or contact your bank if your card is not currently supported.

What should I do if I'm having difficulty adding a card?

Your bank is standing by to help. Call the number on the back of your card.

Will I continue to receive the benefits and rewards from my credit and debit card company?

With Google Pay, enjoy all the same perks and rewards you get with your physical cards. Add tickets, loyalty and gift cards, PayPal, and more. Keep track of all your purchases, and even get personalized suggestions.

How secure is Google Pay?

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 information safe. <u>Learn more</u>

What happens if my phone is lost or stolen?

Android Device Manager (www.google.com/android/devicemanager) will help you find, lock, and erase your phone. Also, you can simply search "Find my phone" and Google will show you where it is on a map. There's no need to cancel your credit card.

What is the virtual account number and how do I find it?

Your credit and debit card information are assigned a unique virtual account number that's used at checkout, so your full card details are never shared with the store. Think of it as a digital stand-in for your payment information. To view the last four or five digits of your virtual account number go to "Card details" or "Transaction details".

When will I need my virtual account number?

You'll need your virtual account number if you would like to make a return on an item purchased with Google Pay.

How do I return an item purchased with Google Pay?

In most instances, a return should work with Google Pay the same as it would if you had swiped a regular card. The key difference is that instead of the merchant having to swipe your card again you'll have to hold your phone near the payment terminal again to verify the return. Be sure to check that the Card selected in Google Pay is the one that you used for the original purchase. In some cases you may also be asked for the last few digits of your Card number. If this happens, you should provide the last few digits of your virtual account number. To view the last four or five digits of the virtual account number go to "Card details" or "Transaction details.

Check with your retailer before making the return, as some merchants will require your physical card to process the refund.