

Android Pay Frequently Asked Questions



What is Android Pay?

Android Pay™ allows you to pay for your purchases with your Android phone running KitKat (4.4) or higher by holding your phone near a contactless reader at a participating merchant. Your phone also needs to support NFC (Near Field Communication) and HCE (Host Card Emulation).

Where do I download Android Pay?

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

What is the difference between Android Pay and Google Wallet?

Google Wallet and Android Pay are two different apps. Google Wallet allows you to hold a wallet balance and lets you send and request money, load money to your account and use that balance with the Google Wallet Card anywhere MasterCard® debit is accepted. The Google Wallet Card can also be used to withdraw cash from ATMs. Android Pay allows you to use your phone to tap and pay, use/redeem loyalty cards, gift cards, and offers in store.

How many cards can the Android Pay app store?

As many as you would like! There is no limit on the number of cards storable in the Android Pay app.

How do I add my cards to Android Pay?

Android Pay comes preloaded on several devices. If your phone doesn't have the app, simply download it from Google Play. If you already have a card in your Google account you can simply add it to Android Pay by confirming a few details, or you can add a new card from any participating credit union—it's as simple as snapping a picture. Then simply unlock your phone and tap to use Android Pay at any of the over one million store locations throughout the US that accept contactless payments.

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

The payment card displayed in Android Pay may not match your physical card. In those instances, Android 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 Android Pay use for a transaction?

You can choose which card to use as a default—this card is always displayed on your Android 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 Android Pay and tap your phone again.

How do I add my fingerprint as a verification method?

Android Pay does not require fingerprint authentication but does require a passcode. The screen lock can be unlocked by using a unique pattern or PIN.

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

When setting up the Android 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 Android Pay be used on any Android device?

No. Android Pay is currently compatible only with smartphones using Android 4.4 (KitKat) or higher. Phones must support NFC (Near Field Communication) and HCE (Host Card Emulation). Currently AT&T, T-Mobile and Verizon are the carriers that support Android Pay.

How do I make a payment with Android Pay?

You can use Android Pay in stores where you see contactless terminals with either of these logos:

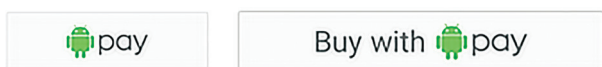


You don't have to open the Android Pay app to make a purchase with your NFC phone; just follow these steps:

1. Wake up and unlock your phone.
2. Hold the back of your phone against the contactless payment terminal.
3. If prompted, choose "Credit" regardless of your type of card.

How do I make a payment using the Android Pay app?

You can use Android Pay in apps with either of these purchase buttons:



At checkout, touch the Android Pay purchase button. You may be prompted to select a payment method and enter your shipping address before confirming your order.

Will Android Pay use near field communication (NFC) technology like Apple Pay™?

Android Pay will rely on a form of NFC called Host Card Emulation (HCE). This technology does not use the secure element embedded in the phone, as with Apple Pay; instead card data is stored in the cloud. Android is an open source code with thousands of versions, so the secure element is not a viable solution.

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

Android Pay will not work at ATMs. In addition to ATMs, Android 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), bus/train stations and vending machines.

What should I do if I have an issue adding a payment card to Android 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 Android Pay. Android 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've added to Android Pay?

If your payment card has been lost, misplaced, or stolen, please contact the credit union immediately. Some credit unions will allow you to report the card as lost or stolen via their website, while others require a phone call. Android 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 Android Pay.

Are my payments safe with Android Pay?

Yes. When you use Android Pay, your card number isn't stored on your phone or given to the merchant. A unique token is created specifically for that device. This token is also sometimes 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 Android Pay app.

How are my privacy and personal information protected?

Since Android Pay doesn't 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 Android Pay disabled?

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 your financial institution for cards added to Android 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 Android Pay internationally?

Using Android 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 Android 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 Android Pay?

When you make a payment with Android 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 Android Pay?

You'll find a list of recent purchases in your card's details screen.

To see the details for your Android Pay purchases:

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

Keep in mind that you'll 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 Android Pay to work?

Android Pay requires an active Internet connection when making purchase. 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.SunWestECU.com



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