

## Google Pay FAQs

### **What is Google Pay?**

Google pay brings together all the ways you can pay with Google. Tap and pay to make purchases with your phone, buy items in apps and on websites, fill in forms automatically on Chrome, and buy Google products.

### **What do I need to use Google Pay?**

- Eligible device
- Supported card from Methuen Federal Credit Union
- Android Lollipop (5.0) or higher.
- Google Pay App from Google Play Store **What devices are compatible?**
- Android Phones running on Android Lollipop (5.0) or higher
- iPhone or iPad
- Computer running Google Chrome **How do I add my card to Google Pay?**

1. Open the Google Pay app
  - If you have multiple accounts in Google Pay: At the top left, tap Menu . Tap the Down arrow  choose an account.
2. At the bottom, tap Payment.
3. At the bottom, tap Add  Credit or debit card.
4. Use the camera to capture your card info or enter it yourself.
5. If you're asked to verify your payment method, choose an option from the list.
6. Find and enter the verification code.

To verify your payment method, you may need to call the Credit Union directly. If this is the case, you will be prompted on screen with our phone number.

After you add a card, you might see a small charge on your account from Google Pay. This charge checks that your card and account are valid. It won't affect your balance and will go away soon.

### **Why does the card in my Google Pay app look different than my physical debit card?**

Methuen Federal Credit Union chooses a graphical representation of the debit card, which may not be an exact replica of your card.

### **When I use the camera to add the card, some of the details do not show correctly. How do I fix this?**

If your card details do not show correctly when captured through your camera, proceed by entering in the required field manually.

### ***How do I change my default card?***

The first payment method you add to Google Pay becomes your default way to pay for all in-store purchases. To change your default card.

- Open the Google Pay App
- On the bottom, tap Payment
- Tap the payment method you want to make your default
- Tap Make Default

### ***How do I pay with a card other than my default card in stores?***

- Open the Google Pay app
- At the top, on your card, swipe left until you find the card you want to use.
- Hold the back of your phone against the payment terminal
- If prompted, choose “Credit”, no matter your type of card
- For debit card transactions, you might have to enter your PIN.

### ***How does Google Pay work to keep my information safe?***

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 account safe. When you pay in stores, Google Pay doesn't share your actual card number, so your information stays secure.

### ***Am I able to opt out of Google Pay at any time?***

Adding your cards to Google Pay App is voluntary and you can add and remove cards when needed. To remove a card:

- Open the Google Pay App
- At the bottom, tap Payment
- Choose a card
- To delete the card, in the top right tap the More menu

### ***How to know if a store is participating in Google Pay?***

Thousands of merchant locations, in stores and online are now participating in Google Pay and other digital wallet payments. When checking out in store, look for the contactless terminal logo and/or the Google Pay logo (see below). When completing an order online, you will see Google Pay listed as an available form of payment if accepted.



Use Google Pay wherever you see these symbols

### ***Can I use Google Pay internationally?***

Yes, Google Pay will work on contactless terminals for international payments. Please notify the Credit Union before traveling out of the state or country as your debit card or Google Pay purchases may be blocked in some locations.

### ***What if my phone gets lost or stolen?***

If you lose your phone, the screen lock helps prevent fraud. On Android devices, you can also lock and erase it remotely with Find My Device.

### ***What if my card is lost or stolen?***

Contact Methuen Federal Credit Union as soon as possible. Once you receive your replacement card, you can add your new card to Google Pay.

### ***How do I return an item?***

To return an item to the store, bring your receipt, the item and your phone. If the merchant asks you to swipe your card, hold the back of your phone to the contactless payment terminal. For some returns, 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 do I get Google Pay push notifications on transactions?***

Whenever you pay for something using Google Pay, you'll automatically get a notification on your device when the payment is done.

To turn off the notifications

- Open the Google Pay app
- Tap Menu > Settings > Notifications
- Switch Purchases off.

### ***Is Google Pay free?***

Yes, the Google Pay app is free to download, but be aware that message and data rates may apply, depending on your data plan.