Google Pay
Frequently Asked Questions

What is Google Pay?

Google 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 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 Pay and Google Wallet?

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.

How many cards can the Google Pay app store?

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

How do I add my cards to Google Pay?

Google 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 Google 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 Google Pay at any of the over one million store locations throughout the US that accept contactless payments.

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.

How do I add my fingerprint as a verification method?

Google 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 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 Google Pay be used on any Android device?

No. Google 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 Google Pay.

How do I make a payment with Google Pay?

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


You don't have to open the Google 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 Google Pay app?

You can use Google Pay in apps with either of these purchase buttons:
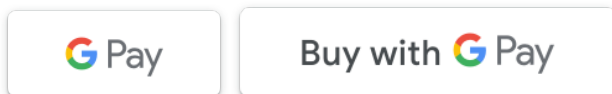
At checkout, touch the Google Pay purchase button. You may be prompted to select a payment method and enter your shipping address before confirming your order.

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

Google 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 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), 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've added to Google 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. 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 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 Google Pay app.

How are my privacy and personal information protected?

Since Google 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 Google 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 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'll 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'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 Google Pay to work?

Google 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.www.finedgecu.org/googlepay

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