



What is Google Pay?

Google Pay is a secure, simply Mobile Wallet service that allows you to make payments in-store by simply holding your device near compatible credit card terminals, or online via supported mobile apps.

What devices are compatible with Google Pay?

Any Android device that has Lollipop 5 or higher and has a built-in NFC chip may use Google Pay. If your device did not come preloaded with the Google Pay app, simply login to the Google Play store and download the app.

Is there a fee to use Google Pay?

No, Google Pay is free; however, third party charges such as wireless carrier message and data rates may apply.

Which HLEFCU cards will I be able to use with Google Pay?

All HLEFCU Platinum MasterCard credit cards and MasterCard debit cards are available for use with Google Pay.

How do I add my card to Google Pay?

- If not already on your phone, download the Google Pay app from the Google Play store, and then open the app
- At the bottom menu, click on the "Payment" tab.
- Then click "+ Payment method" and select "Credit or debit card."
- Use the camera to capture your card information. You may also enter your information manually.
- You will receive a notification informing you to call a number to verify some information. Once verified, your card will be ready for use.

Why do I need to call to verify my card?

We require a call to verify your card prior to authorizing it for use in Google Pay as an extra layer of security. This is to help protect your card from fraudulently being added to someone else's Google Pay account in the event your card is lost/stolen, and/or your personal card information is compromised.

How do I change my default card to my HLEFCU card?

The credit or debit card that you first use with Google Pay will become the default. To change your default card, simply follow these steps:

- Open Google Pay.
- Tap your preferred default card.
- Select "Default for in-store payments."
- You may also tap and drag a card to the top to select it as your default.

Will the card art in Google Pay match my physical card?

It depends. Because Google Pay allows only one design per card, we use our Logo Card artwork for our digital wallet solutions. So if you have any one of our badge cards or DYOC, it will not match the card artwork in Google Pay.

Is Google Pay safe?

Yes! Your personal information, such as account number, CCV, name, etc. are never stored on the device, nor are they ever seen by merchants. When you make a purchase, you authenticate your purchase with your fingerprint or device PIN, and the token and a single-use cryptogram (like a CVV) are sent to the processor. Either of these elements are useless on their own, and even if compromised, they cannot be decoded (there's nothing to decode) is useless and the cryptogram can only be used once.

Where can I use Google Pay?

An ever growing number of merchants now accept Google Pay in-store and online. Simply look for the Google Pay or contactless payment symbol at checkout.



Will I still earn rewards when I pay using Google Pay?

Of course! When using Google Pay, you will continue to enjoy the same benefits and rewards you always have when using your HLEFCU cards.

Can I opt out of Google Pay at any time?

Yes, you may add and remove cards at any time. To remove your card, simply follow these steps:

- Open the Google Pay app.
- Tap on the card you want to remove.
- Tap on the three dots menu in the upper right corner and select "Remove payment method."

What happens when my card expires? When I receive my new card will I have to update Google Pay with the new expiration date?

When an enrolled card expires and you receive a new one, you'll need to update your card's expiration date in Google Pay. To update a card's expiration date (or your billing address):

- Login to payments.google.com.
- On the left side of your screen, click "Payment methods."
- To the right of your card image, click "Edit."
- When you've completed your edits, click "Save."

What if my card is lost or stolen?

Please call us immediately and mention that you are enrolled in Google Pay. We'll cancel your card, however, you'll need to remove the lost/stolen card from the Google Pay app. When your new card arrives, you'll need to add the card to the Google Pay app.

How do I get a refund for something I purchased with Google Pay?

Just like any other purchase, you'll be able to return a purchase made with an Google Pay account. During the return process, if the cashier asks you to swipe your card, simply hold the back of your device near the credit card terminal. If the cashier asks you for the last four digits of your card number, you'll need to provide your virtual account number. To access this information, simply open the Google Pay app and double tap your card.

I'm having a problem with my device or it's software. What should I do?

If you're experiencing difficulties with your device and/or it's software, please contact your device manufacturer for hardware issues, and Google or your device manufacturer for software related issues.

What will happen to the information on my device if I sell or give it away?

If you plan on selling or giving away your device, be sure to delete all accounts in the Google Pay app. You'll also want to do a system restore to return your device to factory settings. If you've forgotten to delete your HLEFCU account(s) prior to selling or giving away your device, please contact us and we will assist you in removing your information.

Where can I find more information on Google Pay?

For more information, visit <https://www.pay.google.com/>.