GOOGLE PAY | FREQUENTLY ASKED QUESTIONS

OVERVIEW

What is Google Pay?
Google Pay allows you to pay for your purchases with your Android™ phone by holding your phone near a contactless reader at participating merchants.

How will I make a payment using Google Pay?
You can use Google Pay in stores where you see contactless terminals with either of these logos:

How does Google Pay HCE technology work?

In addition to placing the cards in the cloud, two other key concepts have to come together to make an end-to-end solution. First, the phone Operating System (OS) must allow communication from a contactless reader at a merchant Point of Sale (POS) to get the credentials from somewhere other than the secure element. The credentials are the authentication elements that prove the user is who they say they are. Second, an application such as Google Pay must provide security, manage transactions, and utilize data about the user, phone, and merchant POS.

Can I use Google Pay for in-app purchases?
Yes, you can use Google Pay to pay for things in apps. Google Pay isn't just for buying things at brick and-mortar stores. You can use Google Pay in apps with either of these purchase buttons:
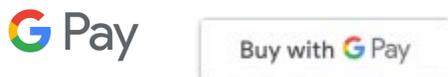
At checkout, you will touch the Google Pay purchase button. You may also be prompted to select a payment method and enter their shipping address before confirming their order. For people who don't like entering 16 digits, an expiration date, and CVV each time they want to buy something, this feature is great.

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.

Will I need to have an active Internet connection for Google Pay to work?
Google Pay requires an active Internet connection when making a 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.

How can I add our Honda FCU debit card?
Google Pay comes preloaded on several devices. If your phone doesn't have the app, you can 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 you 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.

How many cards can I add in the Google Pay app store?
As many as you would like! There are no limits on the number of cards storable in the Google Pay app.

SECURITY

How secure are Google Pay Transactions?
Tokenization reduces risk by replacing the card number with a tokenized pseudo-PAN used in the payment system without impacting the acquiring side. Device profiles or "fingerprints" are intended to ensure transactions are initiated only by authorized user devices at recognized POS locations.

How does tokenization work?
A device account number (token) is a substitute account number that replaces your card number and is used to make secure purchases in stores and in app. A device account number won't work outside of the secure payment environment.

Am I liable for unauthorized purchases made by Google Pay?
You still enjoy all the benefits of your Honda FCU Visa credit card, which includes our Zero Liability policy that protects you from unauthorized Visa purchases.

Can I lock Google Pay?
Google Pay is locked when the device is locked. A device passcode or Touch ID is required per transaction in order to use Google Pay.

What happens when I replace or upgrade my device?
If you replace or upgrade your device, you'll need to add your card(s) again to Wallet as new Google Pay setup.

Is fingerprint authentication required for Google Pay?
Fingerprint scanning is the most secure smartphone authentication method right now. New Android phones offer fingerprint authentication as a means of authentication. Google Pay also accepts a PIN code, password, or pattern to authenticate a transaction. To make a purchase, you tap your phone on the payment terminal, enter your passcode, and the transaction is complete.

What do I do if my device is lost or stolen?
Google provides a service called Android Device Manager that allows you to find, locate and erase a device if it is lost or stolen. You can also contact Honda FCU at 1-800-634-6632 press option 2 and then option 3 for Digital Wallet assistance to remove your card from the digital wallet.

Can Google Pay be used internationally?
Yes, provided you notify Honda FCU of your travel. You can report your travel plans by giving us a call at 1-800-634-6632.

HONDA
Federal Credit Union