



Google Pay - Frequently Asked Questions

Understanding Google Pay

What is Google Pay™?

Google Pay is Google’s digital payment service located in the Google Pay app on your mobile device. It allows users to make contactless point of sale payments or in app purchases after adding your debit card.

What is needed to use Google Pay?

A compatible Android™ device with KitKat 4.4 or higher. The Google Pay app is pre-loaded on select devices. You can download the app in the Google Play™ store.

<i>Compatible Android Devices</i>	In Store	In App
Android devices with KitKat 4.4 or higher	*	*

Where is Google Pay accepted?

Google Pay is accepted at millions of [retailers](#) worldwide. In stores, look for the contactless reader or Google Pay symbols at checkout. In app, look for the Google Pay symbols.

How does Google Pay work?

When you are ready to make a purchase, in store, unlock your device and hold your device near the contactless reader and the purchase information is transmitted wirelessly through Near Field Communication. The app does not need to be opened in order to make the purchase. In app, make a one-tap purchase by selecting the Google Pay button.

With every purchase, you are required to unlock your phone which authorizes payment. The merchant will never receive any personal identifying information, including your card number.

How is my card information protected?

When adding a card to Google Pay, Google encrypts your card information that is stored on secure servers. The data is protected on multiple layers that include encryption technology and Transport Layer Security. When you use Google Pay, your unique encrypted card number is used instead of your actual debit card number.

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**Understanding
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How do I find my unique encrypted number?

The last four digits of the device number that Android assigns is located in your Google Pay app on your device. Open up the app and tap on the card details screen.

Getting Started

How do I add my Fairfield County Bank VISA® debit card to Google Pay?

Select the Google Pay App on your device. Sign into your Google account. Once signed in, touch the “Get Started” button and then tap “Add a Card”. You may use the camera to capture the card information or you can choose to enter it manually.

You may also view our set up steps located at <https://www.fairfieldcountybank.com/googlepay/index.html#accordion2> or visit Google’s website at <https://pay.google.com/about/#setup>.

When adding my debit card to Google Pay, why was I asked to contact Fairfield County Bank to verify my card?

For your security, you may be prompted to call the Bank at 1-877-431-7431 to verify your card for Google Pay. One of our eBanking Specialists will then identify you and your card so that you can finish enrolling your debit card in Google Pay.

One of our representatives may contact you to further authenticate the enrollment of your debit card in Google Pay.

Why am I being blocked from enrolling my debit card in Google Pay?

Check to make sure you did not deactivate your card either through *Connect24SM* Online Banking or Mobile Banking. You will not be able to add a deactivated card.

What is a default card?

The default card is located at the “top” of your app and will be used for all transactions unless, at the individual transaction, you select another. It will be the card that is visible when you open the Google Pay app.

How do I make Fairfield County Bank’s Debit Card my default card?

The first card you add to Google Pay will become your default card. There are a couple of ways you can make Fairfield County Bank’s debit card your default.

1. Tap on your debit card and select “Set as default card.”
OR
2. You can tap, hold and drag your card to the top of the app, which will automatically default your card.



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Usage

How do I make an “in store” purchase with Google Pay?

In stores, unlock your phone and hold it to the payment terminal. You do not have to open the app in order to use Google Pay.

How do I make an “in app” purchase with Google Pay?

When you are about to make a purchase in a participating app, you can select the Google Pay button. The payment will be made with your default card.

How do I know a payment has been made?

You will see a green check mark appear on your screen with a simultaneous vibrate.

When making an in store purchase, what do I choose on the terminal if it asks me to select Credit or Debit?

Choose Credit.

What do I do if the terminal asks me for the last four digits of my card?

Use the last four digits of the **Unique Encrypted Number** assigned by Google. The last four digits of the device number that Google assigns is located in your Google Pay app on your device. Open up the app and tap on the card details screen.

Security

How is my card information secured within Google Pay?

Once your card is entered, a unique encrypted number is created, assigned, encrypted, and stored on your Android phone. Your debit card number is then never seen by a merchant as it is when swiping your card. In order to use Google pay, you have to unlock your phone by either entering your PIN code or your fingerprint. To keep purchases secure, the unique encrypted number is used to complete a transaction. Merchants never see your personal information.



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What should I do if my device is lost or stolen?

If your device is lost, stolen or misplaced, you can use Android Device Manager to locate your lost or stolen device. Through Android Device Manager, you can set a lock screen so no one can access your device or you can erase all of your data. Temporarily, you can deactivate your debit card through *Connect24* Online or Mobile Banking. Please call our eBanking Specialists immediately if you cannot do any of the above at 877-431-7431, ext. 7437 to report your lost or stolen debit card. If it is after hours, please call 800-264-5578.

For additional instructions and information on Google Pay, please reference the links below:

Learn more about Google Pay – <https://pay.google.com/about/>

Set up Google Pay – <https://pay.google.com/about/>

Where Google Pay is accepted – <https://pay.google.com/about/where-to-use/>