

Google/Android Pay

Q. What is Google Pay?

A. Android Pay is a mobile payment solution that allows cardholders to make payments with their Northern Visa Debit Card at participating retail and in-app checkouts using Android mobile devices.

Q. Where can I use Google Pay?

A. Use Google Pay at over one million locations whose payment terminals are set up to accept Google Pay. Or, select “Buy with Android Pay” in participating Android apps. For more information on where you can use Google Pay go to the Google Pay site. (<https://www.android.com/pay/>)

Look for one of these symbols at checkout:



Q. What devices can I use with Google Pay?

A. Google Pay is available on NFC-enabled Android devices with KitKat 4.4 software and up.

Q. How do I add my card?

A. Add your Northern Visa Debit card to Google Pay on your Android device in a few easy steps:

1. Look for the app on your phone. Google Pay comes preloaded on several devices. If your phone doesn't have the app, simply download it from Google Play.
2. Simply add a credit or debit card. 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 by:
 - a. Touching the + sign to add your debit card.
 - b. Position your card in the camera frame to automatically enter your card information. Enter the security code found on your card and provide additional information as required.
 - c. For security purposes, you will need to call the number shown on your phone to verify your card.

Q. Does Northern Credit Union charge anything to use Google Pay?

A. No, Northern Credit Union does not charge a fee for members to use Google Pay.

Q. Can more than one card be stored in Google Pay?

A. Yes, you can use multiple cards with Google Pay. To ensure you are using Northern's Visa Debit Card for everyday purchases, be sure to set it as your default card in the Google Pay app.

Q. How do I set my Northern Visa Debit Card as my default card in Google Pay?

A. From the Google Pay app, either:

- Click on your Northern Visa Debit Card and select “Set as default card.”
- Touch and hold your Northern Visa Debit Card and drag it to the top of the card stack and release.

Q. How do I make a purchase with Google Pay?

A. In Stores

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.
4. For debit card transactions, you may have to enter a PIN. Use the PIN you set up with Northern.

How to hold your phone: When you're ready to pay, it's important to hold your phone the right way.

Here's how to use tap and pay:

1. Make sure you're holding the back of your device against the terminal.
2. Hold the device very close to the terminal. You may need to hold it there for a couple of seconds.
3. Look for the green check mark to appear on your device.
4. Double-check with the cashier that the transaction went through.

A. In Apps

At checkout, touch the Google Pay purchase button.

Q. Do I need to be connected to the internet to use Google Pay?

A. Only for in-app purchases. For in-store contactless payments, you do not need to be connected to the Internet.

Q. Is Google Pay safe?

A. Yes, when adding a card to Google Pay, a unique device account number, or token, is assigned, encrypted and securely stored in your Google Pay compatible device instead of your actual card number. When you make a purchase, the device account number, along with a transaction-specific dynamic security code is used to process your payment. Your actual debit card number is never shared with merchants or transmitted with payment.

Additionally, all transactions are monitored by Northern Credit Union's fraud detection system. Purchases made using Google Pay are protected by Zero Liability, so you won't be held responsible for promptly reported unauthorized transactions.

Q. What do I do if I lose my phone?

A. If your phone is ever lost or stolen, you can use Android Device Manager to instantly lock your device from anywhere, secure it with a new password, and even wipe it clean of your personal information.

You can also contact us to suspend or delete the token associated with your card. If you are calling between 5PM and 8AM, please contact our 24/7/365 Debit Card Call Center at **1.800.472.3272**.

Q. What if I get a new phone?

A. If you get a new Android device, you will need to add your Northern Visa debit card to the new device.

Q. What if I get a new card?

A. If you receive a new card you will need to remove the old card number in Google Pay and add the new card information. If you receive a reissue of your existing card number, you will still need to remove the old card and add the new card information with the updated expiration date and security code.

Q. How do I remove a card from Google Pay?

A. To remove a card with your Android phone:

1. Open the Google Pay app.

If you have multiple Google Account in Google Pay: At the top left, touch your name, then choose the account you want to remove a card from.

2. Tap the card you want to remove.
3. Scroll down, then tap “Remove Card.”

Removing a card from Google Pay may not remove it from your payments profile.

If you have trouble removing a card from Google Pay, you can remove it from the Google payments center:

1. Go to payments.google.com
2. Click “Payment Methods.”
3. Under the card you want to delete, click “Remove.”

