GOOGLE PAY – FREQUENTLY ASKED QUESTIONS (FAQS)

General

What is Google Pay?
Google Pay is a payment app available on Google Play™ as a free download. It allows you to add your credit, debit, loyalty, and gift cards to your device, which you can then use to make purchases at participating retailers without having to present a physical card or enter a card number.

Which devices are compatible with Google Pay?
Devices running Android™ OS 4.4 (KitKat) or higher with Near Field Communication (NFC) and Host Card Emulation (HCE).

How does Googled Pay work?
When you make a purchase, you present your virtual card loaded on your device as opposed to your physical card. Your card number is not shared with merchants during purchase or stored on your device. Instead, a unique number is assigned to your card. Your device exchanges payment information wirelessly to the payment terminal and must be unlocked to make a purchase.

Where can I use Google Pay?
Google Pay is accepted at millions of stores where you see the Google Pay or contactless payments symbol and in many Android Apps. You should continue to carry your physical cards to use where Google Pay is not accepted. Visit Google Pay's website to see a partial listing of stores and apps that accept Google Pay.

Are there fees associated with loading my debit card or using Google Pay?
Farmington Bank does not charge fees to load your debit card or to use Google Pay. You do need to have an active data plan for your device and message and data charges may apply. Farmington Bank account and debit card terms, conditions, and agreements also apply.

Setup

How do I add my debit card to Google Pay?
To add your Farmington Bank debit card on your eligible device, you may need to download and install Google Pay. Then, launch the Google Pay app and follow the prompts. You can use your camera or type the card information manually. If you use your camera to load your card, be sure the card information is read correctly. If you don't have a PIN, pattern or password already established, you will be asked to create one during the Google Pay app installation process.

When I add my debit card to Google Pay, why am I being asked to contact Farmington Bank to verify my card?
As an extra security step when you add your Farmington Bank debit card to Google Pay, you may be prompted to call us at 877-376-2265. A Bank representative will confirm you and your account which will allow you to finish adding your card to your device.

Can I load multiple cards to Google Pay on my device?
Yes, you can add an unlimited number of cards to Google Pay.

Can I load my debit card to Google Pay on multiple devices?
Yes, you can add your debit card to multiple devices. Each must be added individually.

Using Google Pay	**How do I make a purchase using Google Pay?** To make an in-store purchase using your device, unlock your phone and hold the back within a couple inches of the contactless reader. A checkmark will appear on the screen to show your payment is complete. You may be asked to sign a receipt or enter your PIN to complete the transaction.

Where can I view and manage my debit card in Google Pay?
View and manage your debit card on your device by launching the Google Pay app. Tap a card to view details, transactions, and your virtual account number.

How will Google Pay transaction appear on my account statement?
Your Google Pay transactions will appear as normal debit card transactions and may include "virtual account number".

How do I get a refund for something I purchased with Google Pay?
You can receive refunds to your account as you normally do when returning a purchase and may be required to show your receipt. You may be asked to provide the last four digits of your virtual account number, which can be found in your device within the Google Pay app, on the card details screen.

My debit card image looks different than my physical card, is that okay?
Yes, your debit card image may look different in Google Pay.

How do I make sure Google Pay is turned off/locked when not in use?
In order to use Google Pay, you are required to have a PIN, pattern or password established to unlock your mobile device. Be sure to lock your phone when it's not in use.

I'm having trouble with my device's software/hardware. What should I do?
Please contact Android directly at support.google.com/android.

What are the notifications I receive from Google Pay and how do I turn them off?
You may receive notifications such as completed and declined transactions. You can turn off these notifications on your device within the Google Pay app by selecting the Menu and then Settings.

What transactions are listed in Google Pay and why are they different from my bank account statement?
Only transactions associated with Google Pay will be listed within the app. To view your entire list of transactions on your account, you should refer to your monthly bank statement or your account history within online banking or the Farmington Bank Mobile App.

If I receive a replacement debit card, can I continue to use Google Pay?
If your replacement card has the same number you can simply update the expiration date on your device. If your replacement card has a new number, you may need to delete the existing card from Google Pay and add the replacement card the same way you did the first time.

Security

Is my account/card number or other information shared with Android or a merchant?
No. Google Pay uses tokenization which means your device is given a specific number and each payment transaction is given a secure code which is valid only for that purchase. Your actual card number is not stored on your device and is not shared with merchants or with Google.

Does Farmington Bank protect my virtual debit card?
The same protection that applies to your physical Farmington Bank debit card applies to your virtual debit card. You should refer to the Terms and Conditions of Your Account for a full description.

My device is lost or was stolen. What should I do?
Although your fingerprint or Android PIN are needed to make a payment, if you loose your device or it is stolen you should lock or reset it using your Google account/Android Device Manager.

If you can't lock or reset your device, call Farmington Bank at 877-376-2265 immediately to report your debit card lost or stolen. Outside our regular business hours, call 800-264-5578.

In addition, you should contact your service provider so they can suspend your service. You should review your banking transactions frequently, and if you ever notice suspicious activity you should call us immediately.

If I erase my device or my debit card on my device, can I continue to use my physical card?
Yes. You can continue to use your physical card after you erase your device or debit card on your device. You can reload your cards to Google Pay at any time.

International Travel

Can I use my debit card with Google Pay internationally?
Currently, you may use it in the United Kingdom, Australia and Singapore.

Google Pay Support Links

Google Pay

Google Pay Help

Android, Google Play, and Google Pay, are trademarks of Google, Inc.