Google Pay | Frequently Asked Questions

Updated: April 202020

⏩HOW IT WORKS: GOOGLE PAY and VIRTUAL ACCOUNT NUMBERS

Q: How do I set up Google Pay?

A: Before making a payment with your Android device, you will need to follow a few simple steps to enroll in Google Pay and add your existing Qualstar Visa credit and debit cards.

Download Google Pay from Google Play or the App Store. Open the Google Pay app and follow the set up instructions. When you add your card(s), you will be prompted for a one-time entry of a few account details such as name, address, card number, expiration date, and the three-digit card verification value that can be found on the back of your card. Google Pay will also give you the option to add a card by positioning your physical card in the camera frame that appears or you can enter your card details manually.

Qualstar Credit Union, Visa, and Google will work behind the scenes to create a digital version of your account and enable you to start making payments with Google Pay. Whenever you add a new Qualstar card, you will be instructed to call Qualstar CU at 1-800-848-0018 to verify your card for Google Pay.

Q: What is a virtual account number and what are the benefits?

A: A Virtual Account Number is a type of temporary alias for the actual card number. A virtual account number is created when adding a card using the Google Pay app. For example, Google Pay replaces a member's 16-digit Qualstar debit or credit card number with a substitute virtual account number – the merchant never sees the actual card number. Your credit and debit card numbers are NOT stored on the device. This helps to reduce the potential for fraud.

To locate this number, open the Google Pay app. Tap **Payment**, choose the Qualstar card, and scroll down to the bottom to find the Virtual Account Number (only last 4 digits are visible).

The process is invisible to members and happens behind the scenes. It also helps to simplify checkout by eliminating the need to enter and re-enter your card number when buying items in mobile applications "in-app" or when you are at a merchant where contactless payments are accepted.

Q: Who utilizes virtual account numbers?

A: Virtual account numbers are used by the merchants accepting your payment, the payment network that processes your transaction, Google Pay, and the financial institution that issues your card.

Q: On which devices/phones/tablets/computers will Google Pay work?

A: At this time, Google Pay will work with Android devices on Lollipop 5.0 or higher. To make purchases in stores, your device must have NFC with NFC turned on and must also have HCE. You can see a list of current supported Google Pay devices HERE.

Q: Where can I use Google Pay?

A: Google Pay can be used at merchants where contactless payments are accepted. Look for the PayWave of Google Pay symbol at checkout. You may also use Google Pay through participating merchant mobile apps, websites, and transit agencies.

You can see a list of current merchants accepting Google Pay HERE.

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Q: How do I use Google Pay?

A: To pay at a merchant, look for the PayWave or Google Pay symbol at checkout. Unlock your phone, hold the phone close to the card terminal for a few seconds (above the symbol), and follow the instructions on the screen. When the transaction is complete, a blue check mark will appear on your screen. If you use your debit card, the merchant may prompt you to enter your PIN number on the card terminal.

Q: How do I change my default card to my Qualstar card?

A: The first credit or debit card you add to your Google Pay app is your default card. To change your default card, open your Google Pay app. On the bottom, tap **Payment** and tap the Qualstar card you want to make your default. Tap **Make default.**

Q: Is Google Pay free?

A: Yes. Be aware that message and data rates may apply, depending on your data plan.

Q: Do I need to notify Qualstar Credit Union if I plan to use Google Pay while traveling?

A: Qualstar uses a fraud-monitoring system to monitor our members' card activity, including Google Pay transactions. Unusual card activity or changes outside your home area may be interpreted as potential fraud and you card could be temporarily blocked until you verify the charges. To prevent interruptions while you are traveling, log into Mobile or Home Banking and select **Manage Cards**. You can provide Qualstar with the dates and locations of your travel. Or, you can contact Qualstar at 1-800-848-0018 to give us this information.

Q: Is Google Pay available internationally?

A: Some features in Google Pay are only available in certain countries and on certain devices.

You can see a list of current countries HERE.

Q: Can I use Google Pay to make contactless payments internationally?

A: Yes, Google Pay has been designed to enable contactless payments internationally.

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

A: For in-store contactless payment, you do not need to be connected to the Internet.

⏩SECURITY AND DATA PRIVACY

Q: How will Google Pay keep my card information more secure?

A: By using a virtual account number, you will no longer need to share your physical card/account information when you shop, which reduces the threat of your sensitive data being compromised, because only the virtual account number is passed on and your payment details are never actually shared with a merchant. In addition, if your device is ever lost or stolen, you will not need to cancel your underlying card, only the virtual account number, which can be quickly reissued.

Q: Are my credit and debit card numbers given to the merchant?

A: No, your credit and debit card numbers are NOT stored on the device. This helps to reduce the potential for fraud. Instead, a virtual account number is substituted and passed to the merchant.

Q: Will I know if my virtual account number is being used?

A: You can enable Google Pay alerts on your Android device. Open the Google Pay app, tap Menu > Settings > Notifications, and switch Purchases on or off.

Q: Can I remove my virtual account number stored on my Android devices?

A: Yes, you are able to easily remove the account from your device. If you remove your virtual account number, you will no longer be able use it with Google Pay and you will need to make purchases with your physical payment card. To remove the card, open Google Pay, at the top click Payment methods, next to the card, click Remove > Remove. If you are unable to do this, contact Qualstar to remove all Qualstar cards from your Google Pay device on your behalf.

Q: Are my Google Pay purchases protected under Visa Zero Liability?

A: Yes. Whether you use a virtual account number or a physical Visa card, you are protected with Visa Zero Liability* against fraudulent transactions. Please contact Qualstar for more information.

*The Visa Zero Liability policy covers U.S.–issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details.

Q: Am I liable for fraudulent transactions?

A: No. Whether you use a virtual account number or a physical Visa card, you are protected with Visa Zero Liability* against fraudulent transactions. Please contact Qualstar for more information.

*The Visa Zero Liability policy covers U.S.–issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details.

Q: Where can I find my Google Pay transactions?

A: Google Pay transactions usually look like regular card transactions on your Qualstar statement. To review transactions made in Google Pay, open Google Pay, tap Menu > Activity.

⏩CONVENIENCE AND USAGE

Q: What if my physical Visa card is lost or stolen?

A: Please contact Qualstar as soon as possible to block your card. You can log into Mobile or Home Banking and select Manage Cards or call 1-800-848-0018. Once you receive your replacement card, you can add the new card to your mobile wallet.

Q: What if my Android device is lost or stolen?

A: If your Android device is lost or stolen, you can find, lock, or erase it using your Find My Device app on another device. If the lost or stolen device is locked, Google Pay cannot be used. If the device cannot be contacted, the payment information should be removed so no one else can access it. If you later find your device, you should unlock it and add your payment information again to use Google Pay. Since Google Pay does not store your Qualstar card details on the device, anyone who finds or steals the device will not have access to your physical Qualstar card information.

To remove a card, open Google Pay, at the top click Payment methods, next to the card, click Remove > Remove. If you are unable to do this, contact Qualstar to remove all Qualstar cards from your Google Pay device on your behalf.

Q: If I sell or give my Android device to someone else, what will happen to the virtual account information on the device?

A: When selling or giving away your Android device, you should make sure you delete all virtual account numbers in

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Google Pay. To remove a card, open Google Pay, at the top click Payment methods, next to the card, click Remove > Remove. Alternatively, you may reset your device to factory settings which will also remove all virtual accounts. If you forget to do this, contact Qualstar to remove all Qualstar cards from your Google Pay device on your behalf.

Q: If I lose my Android device and someone starts using it to make purchases, am I liable for those purchases?
A: Whether you use a virtual account number or a physical Visa card, you are protected with Visa Zero Liability* against fraudulent transactions. Please contact Qualstar for more information.

*The Visa Zero Liability policy covers U.S.–issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details.

Q: Will I continue to earn rewards on my Visa +Rewards credit card?
A: Yes, you will continue to earn rewards. It is expected that virtual account numbers will not impact any rewards you will earn by using a Visa +Rewards card.

Q: What will it look like on my monthly/online statement?
A: Your transactions will look the same on your monthly/online statements. However, please contact Qualstar if you are not seeing the information you are accustomed to receiving.

Q: What should I do when I receive a new, renewed, or replacement card?
A: For any new or replacement cards, you will go through the initial set up of providing the basic payment details to add the card number to Google Pay. Make sure to remove the old card in Google Pay once you have activated the replacement. To remove the card, open Google Pay, at the top click Payment Methods, next to the card, click Remove > Remove.

For a card renewal, you must update the expiration date and CVV of the card. To do so, open the Google Pay app, click Payment Methods, click Edit next to the Qualstar card, and then update the card information.

Q: What if I need to return an item?
A: Any returns should be processed as they are done today, without any changes. However, individual merchant return policies may vary so be sure to ask when you are making the original purchase.

Q: What payment information will be on my receipt?
A: Receipts should look the same as they always have. In some cases, receipts created from virtual account usage may display the last four digits of your virtual account which may differ from the last four digits of your physical card.

Q: Where can I view the full Terms of Use?
A: Please contact Qualstar and Google for the terms and conditions applicable to the service. To view Qualstar's Privacy Policy and Terms and Conditions, go to https://assets.trabiancdn.com/api/file/dPOCoxmSRSuEGylTgefa+0216_MobileWalletT_C.pdf.

For Google's Terms of Service go to https://payments.google.com/payments/apis-secure/get_legal_document?ldo=0&ldt=googlepaytos&ldl=und

Q: Who do I contact for additional questions about my virtual account number?
A: Please contact Qualstar at 1-800-848-0018.

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