

Google Pay™

Frequently Asked Question

What is Google Pay and how does it work?

Google Pay allows you to add your Pathfinder Bank debit or credit card(s) to the Google Pay app on your compatible device. To use Google Pay, you must first add your Pathfinder Bank debit or credit card(s) on your compatible device using the Google Pay app. Once your card has been added, unlock your device when you are ready to make a payment. Then hold your device near the contactless reader until your device beeps or vibrates and a checkmark appears on the screen indicating your payment is complete.

When adding your card to Google Pay, you will also be adding your card to Google Payments. This allows you to use your card to make purchases in places like the Google Play Store and online with Google.

How can I add my card to Google Pay?

To add an eligible Pathfinder Bank debit or credit card on an eligible Android device, open the “Google Pay app” on your device and tap the “+” sign. For Android Wear Watch, please know that you must first initiate the “Add-a-Card” flow on your watch and complete the process on your Android mobile device. If you do not have the Google Pay app, you can download it from the Google Play Store.

When adding your card, you can choose to add the card you already have added to your Google account or add new cards by manually entering

your card information or by taking a picture of your card. You will always need to enter your Security Code (the 3 digit number on the back of your Card) and Terms of Use for Google Pay each time you add a card to Google Pay.

Which devices are eligible for Google Pay?

Please follow the link to view eligible devices:
<https://support.google.com/googleplay/answer/1727131?hl=en>

Where can I use Google Pay?

You can use Google Pay wherever contactless payments are accepted. Look for the contactless symbol at checkout. You can also use Google Pay in participating merchant apps. Look for the “Google Pay” or “Buy with Google Pay” button at checkout within the apps. For a list of where you can pay with Google Pay, visit pay.google.com/about/where-to-use.



What is a Virtual Account Number and how is it different from my card number?

For your security, when you add your eligible Pathfinder Bank debit or credit card(s) to Google Pay, a Virtual Account Number – separate and unique to your specific device – is created. Your Virtual Account Number is used to make purchases with your card using Google Pay. To

view the last four digits of your Virtual Account Number, tap on your card in the Google Pay app and scroll down to your card details.

Can I put my debit or credit card(s) on multiple devices?

Yes, you can add your card(s) on multiple devices.

Can I remove my card from my devices?

Yes, you can remove your card from the Google Pay application. Follow these simple instructions:

1. On your Android phone or tablet, open the Google Play Store app.
2. Tap Menu → Account → Payment → Remove



www.pathfinderbank.com

214 West First Street, Oswego, New York 13126
(315) 343-0057 (800) 811-5620

How are refunds handled with Google Payments?

You can return items purchased using your card in Google Pay by providing the merchant with the last four digits of your Virtual Account Number, instead of your physical card number. To find the last four digits of the Virtual Account Number for your card, tap on your card in the Google Pay app on your eligible Android device and scroll down to your card details.

You can also open the Google Pay app, select the card you used to make the purchase and hold your device near the contactless terminal at the merchant. The terminal will recognize the last four digits of your Virtual Account Number. Please remember to keep the original receipt you received from the merchant at the time of purchase as the Google Pay receipt is not an official proof of purchase.

How can I delete my card if my device is lost or stolen?

If you believe your device or Google Pay card information has been lost, stolen or compromised in any way, call Pathfinder Bank immediately at the number on the back of your physical card. You can also go to Android Device Manager to help you find, lock and erase your device.

Contact Us

For more information about Google Pay, contact us at (315) 343-0057 or visit us at www.pathfinderbank.com

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