What is Android Pay?

Android Pay is digital wallet smartphone app used for making easy purchases with your smartphone at contactless terminals in a retail stores (an electronic version of a physical wallet) and for making purchases within participating merchant apps (or in-app).

How can I add my card to Android Pay?

To start using Android Pay, open the app and follow the setup instructions. If you're not using a screen lock on your device yet, you'll have to set one up to use Android Pay.

There are two ways to add a payment card:

On your phone
1. Open the Android Pay app.
2. If you have multiple Google Accounts in Android Pay: At the top left of the app, touch your name, then choose the account you want to add a card to.
3. At the bottom right, touch the plus sign +.
4. Touch Add a credit or debit card.
5. Use the camera to capture your card info or enter it manually.

On the web
1. Sign in to payments.google.com.
2. On the left, click Payment methods.
3. At the top, click Add a payment method > Add a card.
4. Enter your card info, then click Save.

Which devices are eligible for Android Pay?

You'll need an Android phone running Kit Kat (4.4) or higher. Your phone also needs to support NFC (Near Field Communication) and HCE (Host Card Emulation).

Where can I use Android Pay?

You can use Android Pay in stores where you see contactless terminals with either of these logos:

You can also use Android Pay in participating merchant apps with either of these purchase buttons:

At checkout, touch the Android Pay purchase button. You may be prompted to select a payment method and enter your shipping address before confirming your order.

Visit Android Pay (www.android.com/pay) for a recent list of merchants where payments are accepted.

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

For your security, when you add your eligible card to Android Pay, a virtual account number - separate and unique to your device - is created. Your virtual account number, instead of your real card number, is used to make purchases using Android Pay. Merchants do not store your card number.

Can I remove my card from my device?

There are two ways you can remove your card:

On your phone
1. Open the Android Pay app.
2. If you have multiple Google Accounts in Android Pay: At the top left, touch your name, then choose the account you want to remove a card from.
3. Double tap the card you want to remove.
4. Scroll down, then touch Remove card.

On the Web
1. Sign in to payments.google.com.
2. On the left, click Payment methods.
3. To the right of the card, click Remove.

How are refunds handled with an Android Pay purchase?

To return something you bought with Android Pay you'll need your store receipt, just like you would for any other purchase. If the merchant asks you to swipe your card, simply hold the back of your phone to the contactless payment terminal.

For some returns, you might have to provide the last 4 digits of your virtual account number. You can find your virtual account number on the card details screen in your Android Pay app.

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

Whenever your phone is unlocked, it can be used to make purchases with Android Pay. If your phone is lost or stolen, you can find, lock, or erase it using Android Device Manager.

If you believe your device or Android Pay card information has been lost, stolen or compromised in any way, call us immediately at 602-433-7000.

Since Android Pay doesn't store your card details on your phone, anyone who finds or steals your phone won't be able to access that information, even if it's unlocked.

Contact Us

For more information about Android Pay, contact us at 602-433-7000 or visit DesertFinancial.com/Mobile-Pay

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