

## **First Priority Bank Google Pay (formerly Android Pay) ®**

### **An Easier Way to Pay**

Don't search for your wallet, use your phone to pay! Google Pay® (formerly called Android Pay) is a type of mobile payment service that allows users to complete transactions using their compatible Android device. Google Pay® for your First Priority Bank Visa® Debit Card is easy, private, and secure. Once you've added your First Priority Bank Visa® Debit Card to Google Pay®, you can pay securely with your Touch ID or passcode and start shopping in stores that accept contactless payments. It is also accepted in some apps and online.

### **Disclosure**

Android, Google Pay and the Google and Android Logos are trademarks of Google Inc.

### **Frequently Asked Questions**

#### **What is Google Pay?**

Google Pay allows Android device owners the ability to use their phone to make payments from their First Priority Bank Debit Card anywhere contactless payments are accepted.

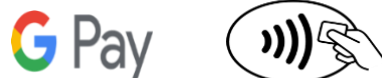
#### **How does it work?**

When you add your First Priority Bank Debit Card in your eligible Android device, a unique digital account number is assigned, encrypted, and securely stored, instead of using your actual card number. When you make a purchase, your actual card number is not shared by Google with merchants or transmitted with a payment. In addition, when paying with Google Pay, the cashier never sees your name, card number, or three-digit security code, so it is very private.

If you'd like to get set up to pay via Google Pay, first find the app on your phone. If it didn't come preloaded, just download it from Google Play. Next, you can add your First Priority Bank Visa Debit Card by snapping a picture.

You will be prompted to call the bank at (800)462-7032 to complete the enrollment. Ask for the debit card department and have your debit card number available when calling. Hours of operation: Monday-Friday 8:00 a.m. to 5:00 p.m.

Finally, unlock your phone and tap to get going. Use Google Pay to make purchases within apps or by holding your device near a contactless reader bearing these icons:



#### **What is a digital account number?**

Your payment card information, such as the 16-digit account number found on the front of your card, will be replaced with a digital account number that can be securely stored on Android devices and used to make purchases. Your debit card number is NOT stored on the device, or on Apple servers. All transactions are monitored by our fraud system and are protected by Visa's Zero Liability\* against fraudulent transactions.

**What Android devices are currently compatible with Google Pay?**

Google Pay works with any Android device with NFC that’s running Android KitKat or higher, regardless of the brand.

**Will the card image in Google Pay match my physical card?**

The card image may not be an exact match of your card, but this does not affect how your card works with Google Pay.

**What will Google Pay transactions look like on my monthly statement?**

Transactions will appear as regular debit card transactions.

**Does Google Pay also work for returns?**

Yes. Merchants may require you to hold the phone against the payment terminal in the same way as when you make a payment to process the return. Also, you will be asked to match the payment information on the receipt with the last four digits of your virtual card number. This is accessed through the Google Pay app.

Depending on the return and refund policies of the store, it may take up to several days for the return transaction to appear on your card statement.

**What if my physical Visa card is lost or stolen?**

Please contact our debit card department as soon as possible to have it deactivated. Once you receive your replacement card you can add your new card in your Google Pay app.

**What if I lose my phone?**

Payments can’t be made from your phone without being authorized via fingerprint or the PIN chosen during the setup process. If you register with Google’s Find My Mobile service you can remotely erase information on the phone, including any cards stored in Google Pay. To locate, ring, or wipe your device from the web go to: <https://www.google.com/android/find>

**Who accepts Google Pay?**

To accept Google Pay, businesses need an NFC-enabled credit card reader. Here’s a quick list of some businesses that take Android Pay:

Whole Foods	Dunkin’ Donuts	McDonalds	Best Buy
Sprouts	Subway	Toys R Us	Walgreens
Panera Bread	Jamba Juice	Kohl’s	Game Stop

For a complete list or to download the app go to: <https://www.google.com/pay/where-to-use/>

\*Covers U.S. –issued debit cards only. Does not apply to PIN transactions not processed by Visa.