

Google Pay - Customer Experience


Additional Support can be found at

<https://support.google.com/pay/answer/7625483>

Device requirements

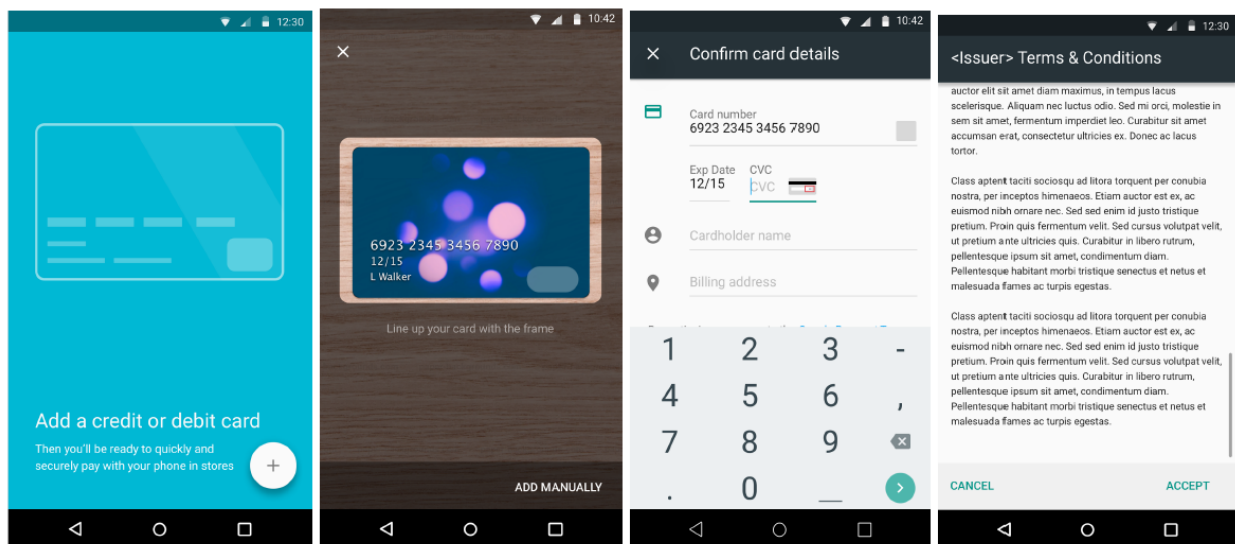
You will need an Android phone running Kit Kat (4.4) or higher. Your phone also needs to support NFC (Near Field Communication) and HCE (Host Card Emulation).

To check for NFC, follow these steps (steps may vary by device):

1. On your Android phone, go to **Settings** .
2. Touch **More**.
3. Make sure "NFC" is listed and turned on.
When you turn on NFC, HCE is turned on automatically. HCE is available on most devices. Here are some [devices without HCE support](#).

Adding a Card

The first step to using Google Pay is adding a card. It's pretty straightforward, and the in-app workflow walks users through the entire process.



After accepting the terms and conditions, the user goes through the behind-the-scenes ID&V process where they are assigned a colored path **additional verification required (yellow)** or **activation declined (red)**.

This color determines the final steps the user must complete to add their card.

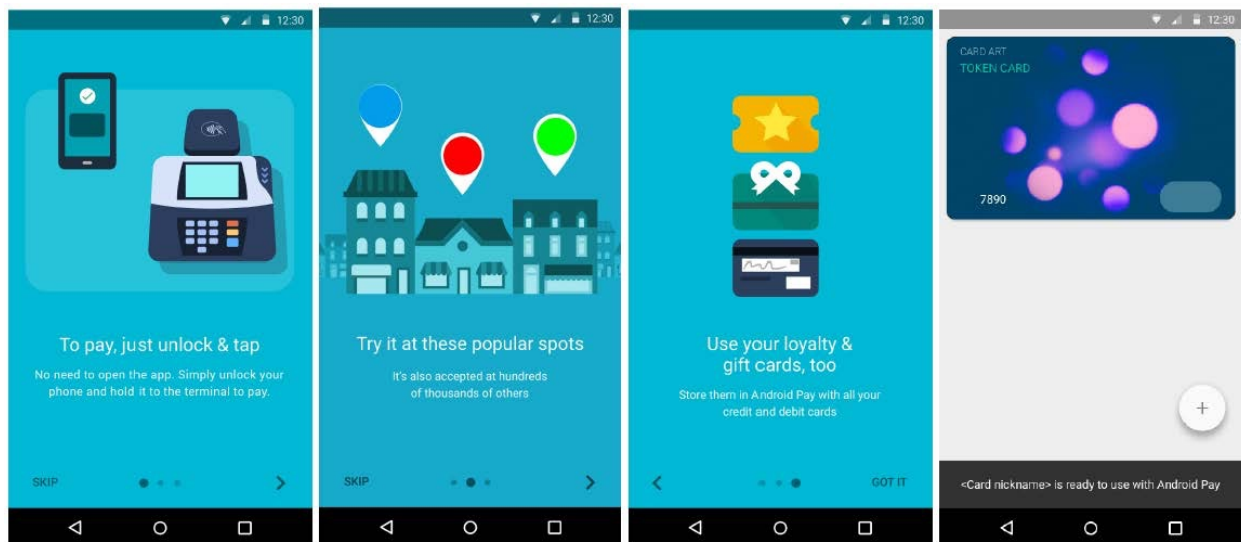
Additional Verification Required (Yellow)

Typically, these users see several options for completing their card verification:

- Contact issuers call center
- Request a verification code via text or email (discuss with Implementation Analyst of availability)
- Sign into the card issuer app (additional programming with Visa/MC required)

Activation Declined (Red)

- User must call the card issuer to discuss card details. **Welcome screen** User is present the following screens after activation



Set-Up a Screen Lock

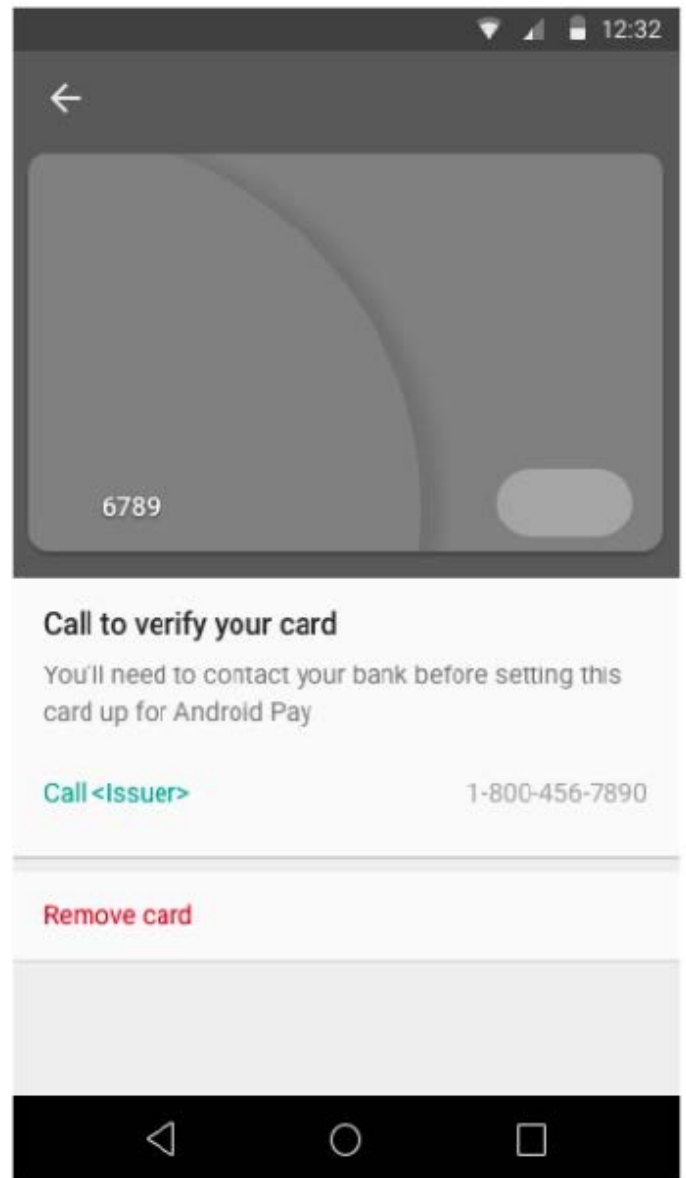
The first time a user adds a card to Google Pay, they're prompted to set-up a screen lock as follows (if not already set-up). Users must establish a screen lock mechanism, like a pattern/PIN/

fingerprint to use Google Pay - they cannot select “none” or “swipe.”

Tap to Pay

Using Google Pay to complete a purchase is easy at participating retailers. Users simply tap their Android device on the payment terminal.

- Unlock the screen (if locked) and hold the phone to the payment terminal
- No need to open the Google Pay app first - just tap!
- Following the purchase, the consumer will receive a transaction receipt notification as a standard Android notification
- Clicking the notification displays a rich receipt that includes merchant name, merchant logo and merchant contact information with basic transaction information (the last four digits of the token, not the actual PAN).



Manage Cards

Managing cards in Google Pay is about as straightforward as it gets. Users simply tap the card to view the card details, and:

- View recent transactions
- Contact the card issuer
- Remove the card from Android Pay

Changing the Default Card

The default card (i.e., the one shown at the top of wallet) is the card that will be charged at each transaction. If a user wishes to change the default card, they must do it in advance of tapping and paying. To change the default card the user can drag the card in the Google Pay app to the top "default" spot, tap "set as default card" in the card detail screen, or by select the card in the Google Pay section of the Google Settings app.

Deleting a Card

On your phone

- Open the Google Pay app.
 - If you have multiple Google Accounts in Google Pay: At the top left, touch your name, then choose the account you want to remove a card from.
 - Double tap the card you want to remove.
 - Scroll down, then touch **Remove card**.
- On the web**

- Sign in to payments.google.com.
- On the left, click **Payment methods**.
- To the right of the card, click **Remove**.