What is Android Pay?

Android Pay is a secure, simply Mobile Wallet service that allows you to make payments in-store by simply holding your device near compatible credit card terminals, or online via supported mobile apps.

What devices are compatible with Android Pay?

Any Android device that has KitKat 4/4 or higher and has a built-in NFC chip may use Android Pay. If your device did not come preloaded with the Android Pay app, simply login to the Google Play store and download the app.

Is there a fee to use Android Pay?

No, Android Pay is free; however, third party charges such as wireless carrier message and data rates may apply.

Which HLEFCU cards will I be able to use with Android Pay?

All HLEFCU Platinum MasterCard credit cards and MasterCard debit cards are available for use with Android Pay.

How do I add my card to Android Pay?

- If not already on your phone, download the Android Pay app from the Google Play store, and then open the app
- At the bottom right, touch the plus sign.
- Then touch "Add a credit or debit card."
- Use the camera to capture your card information. You may also enter your information manually.
- You will receive a notification informing you to call a number to verify some information. Once verified, your card will be ready for use.

Why do I need to call to verify my card?

We require a call to verify your card prior to authorizing it for use in Android Pay as an extra layer of security. This is to help protect your card from fraudulently being added to someone else's Android Pay account in the event your card is lost/stolen, and/or your personal card information is compromised.

How do I change my default card to my HLEFCU card?

The credit or debit card that you first use with Android Pay will become the default. To change your default card, simply follow these steps:

- Open Android Pay.
- Double tap your preferred card to get the "back of card" view.
- Touch "Set as default card."
- You may also simply touch and drag your card to the "Default card" spot at the top of the app's home screen

Will the card art in Android Pay match my physical card?

It depends. Because Apple Pay allows only one design per card, we used our Logo Card artwork for our digital wallet solutions. So if you have any one of our badge cards or DYOC, it will not match the card artwork in Android Pay.

Is Android Pay safe?

Yes! Your personal information, such as account number, CCV, name, etc. are never stored on the device. , nor are they ever seen by merchants. When you make a purchase, you authenticate your purchase with your fingerprint or device PIN, and the token and a single-use cryptogram (like a CVV) are sent to the processor. Either of these elements are useless on their own, and even if compromised, they cannot be decoded (there's nothing to decode) is useless and the cryptogram can only be used once.

Where can I use Android Pay?

An ever growing number of merchants now accept Android Pay in-store and online. Simply look for the Android Pay or contactless payment symbol at checkout.

Will I still earn rewards when I pay using Android Pay?

Of course! When using Android Pay, you will continue to enjoy the same benefits and rewards you always have when using your HLEFCU cards.

Can I opt out of Android Pay at any time?

Yes, you may add and remove cards at any time. To remove your card, simply follow these steps:

- Open the Android Pay app.
- Double tap the card you want to remove.
- Touch "Remove card."

What happens when my card expires? When I receive my new card will I have to update Android Pay with the new expiration date?

When an enrolled card expires and you receive a new one, you'll need to update your card's expiration date in Android Pay. To update a card's expiration date (or your billing address):

- Login to payments.google.com.
- On the left side of your scree, click "Payment methods."
- To the right of your card image, click "Edit."
- When you've completed your edits, click "Save."

What if my card is lost or stolen?

Please call us immediately and mention that you are enrolled in Android Pay. We'll cancel your card, however, you'll need to remove the lost/stolen card from the Android Pay app. When your new card arrives, you'll need to add the card to the Android Pay app.

How do I get a refund for something I purchased with Android Pay?

Just like any other purchase, you'll be able to return a purchase made with an Android Pay account. During the return process, if the cashier asks you to swipe your card, simply hold the back of your device near the credit card terminal. If the cashier asks you for the last four digits of your card number, you'll need to provide your virtual account number. To access this information, simply open the Android Pay app and double tap your card.

I'm having a problem with my device or it's software. What should I do?

If you're experiencing difficulties with your device and/or it's software, please contact your device manufacturer for hardware issues, and Google or your device manufacturer for software related issues.

What will happen to the information on my device if I sell or give it away?

If you plan on selling or giving away your device, be sure to delete all accounts in the Android Pay app. You'll also want to do a system restore to return your device to factory settings. If you've forgotten to delete your HLEFCU account(s) prior to selling or giving away your device, please contact us and we will assist you in removing your information.

Where can I find more information on Android Pay?

For more information, visit www.android.com/pay/