

# Tap and Pay.

The safe and secure way to pay.



## What is Google Pay™

### How does the Google Pay app work?

Google Pay is a free app that allows you to pay with your Visa Credit or Debit card with a tap of your phone, while enjoying the same benefits and protection of your physical card.

### How do I get the Google Pay app?

You can get the Google Pay app for free at *the Play Store*

### Where can I use Google Pay?

You can pay with your Google phone at any store that accepts contactless payments in Australia, or overseas. Just look for the payWave logo. Please note that a large number of overseas countries do not yet have contactless payment options when paying for a transaction.

### What is the daily limit when using Google Pay?

The daily limit for Google Pay is a maximum of \$100 per transaction (anything greater requires your PIN), and a total of \$1,200 per day. This total daily limit is shared with the Visa Debit or Credit card that the app is linked to, as the app is a virtual image of the card and shares the same card number.



## Phone Requirements

### What do I need to use Google Pay?

To use your Google phone to pay in stores, you need an NFC and HCE enabled Google device running KitKat 4.4+, and the Google Pay app. If you don't already have the app on your device you can download it from the Play Store.

### How do I know what version of KitKat I am operating?

You can usually see this by going to **Settings > About > Device > Google version**. If this doesn't work on your device, please contact your phone manufacturer or telco.

### Does my phone need coverage/reception, or does my battery need to be charged to use Google Pay?

The phone battery needs to be charged to use Google Pay. You will need an internet connection to register and see notifications of most recent transactions.

Your battery will need to be charged to allow you to have the phone switched on when using Google Pay. The NFC (Near Field Communication) functionality is found in the 'settings' section in majority of phones, and needs to be switched on to ensure the app works correctly. Using NFC on your mobile can use the battery a little faster than normal, so you may want to turn it off when you are not using Google Pay.

## Security

### Google Pay has a number of security features:

- Your physical card number is not stored on your phone.
- Just like a contactless transaction with your Visa card, Google Pay will not work for purchases over \$100 unless you enter your PIN at the terminal.
- If your phone is ever lost or stolen, you can use Android Device Manager ([www.google.com/android/devicemanager](http://www.google.com/android/devicemanager)) to instantly lock your device, or even wipe it clean of any personal information.
- You will continue to enjoy \$0 liability for unauthorised transactions in the same way you are protected when using your physical card\*.
- The device has to be within 4cm of the reader so you can't accidentally pay for someone else's purchases.
- There is also a unique code for each transaction which prevents it going through twice. Even if you accidentally tapped twice you will not be billed twice.
- The cards also have secure encryption technology which protects your card data from being compromised.
- To further protect your money Beyond Bank operate a dedicated 24/7 card monitoring service and will contact you if we notice a transaction on your account which is unusual.

### What if fraud does occur?

Visa payWave enabled cards are backed by Visa's Zero Liability Policy\* and are as secure as any other Visa chip enabled card. They carry the same multiple layers of security, which ensures that you will not be liable for any fraudulent transactions providing you did not contribute to the loss and you notify Beyond Bank promptly of the fraud.

\*Visa's Zero Liability policy covers Australian and New Zealand-issued cards and does not apply to ATM transactions, transactions not processed by Visa or certain commercial card transactions.

### **How is my privacy and personal information protected?**

Since Google Pay doesn't store your credit or debit card number on the device, you never reveal your name, card number or security code to merchants.

### **Why is Google Pay safe?**

Unlike a card where the number remains unchanged, Google Pay uses temporary numbers, and as far as security goes, that's the biggest advantage of Google Pay. Google Pay generates a temporary credit card number that is used for your transaction. The number expires regularly which limits the risk of your details being compromised for fraud.

### **If you lose your phone**

Lock your phone or wipe it of personal information if it ever lost or stolen with Android Device Manager.

If a phone is reported stolen and the device is deactivated, the card will still work.

Call us and we can deregister the card from your phone.

### **Virus protection**

It is also important if you have an android device, to make sure you have an up to date virus protection downloaded onto the phone.

## Set Up Issues

### **I never received my One Time Password (OTP)**

Please ensure that the mobile number and email address you have registered with Beyond Bank is up to date.

NOTE: Any changes made to the database will take 24 hours to take effect, so you won't be able to immediately request another password.

### **I got my OTP wrong a few times and now it won't work.**

Please contact the verification centre, as per the phone number in your app.

### **I tried to register in app but nothing happened**

Please attempt the verification process again. If this does not work, please attempt to verify via the call centre option.

### **Which cards can I register with Google Pay?**

Beyond Bank will be enabling Visa Debit and Credit cards to be registered.

### **How long does a OTP take to be received? For how long is it valid?**

The OTP should take about 1 minute to receive and is valid for 30 minutes.

### **How may attempts to I have?**

If the OTP is entered incorrectly you will be prompted to re-enter. You will have 3 attempts. After 3 failed attempts the passcode will expire and another OTP will need to be requested. The same method will not be available.

### **Am I able to opt out of Google Pay at any time?**

Adding your credit or debit cards to Google Pay is your choice, you can add and remove cards when needed.

