FAQs
Google Pay

What is Google Pay?

Google Pay is a free app that allows you to use your compatible Android smart device to simply and securely pay in-store or via merchant's apps.

You'll need an eligible card on your NFC-enabled Android device.

Where can I use Google Pay?

You can pay with your Android Phone at hundreds of thousands of merchants. Easily pay wherever contactless payments are accepted.

You can also use Google Pay in many of your favourite apps. Just look for the "Buy with Google Pay" button. You can see the apps that accept Google Pay on the Google Pay Store.

Which cards are eligible for Google Pay?

Google pay is available on BOQ Specialist credit cards and debit.

What devices are compatible with Google Pay?

Your device must be NFC capable and running Android Lollipop 5.0 or above. Check your settings on your device or visit **Google Pay**.

To make in store payments your phone needs to support NFC. To check for NFC, look for it in your phone's Settings app. You can make in store payments even if your phone does not have HCE.

Getting Started

How do I start using Google Pay?

Simply check your device for the Google Pay app or download the app on the Google Play store.

- Follow the instructions to add a card
- Verify your card

How many cards can I load into Google Pay?

As many cards as you want, but you must be the owner of all cards loaded into the app.

Can I place my card on multiple devices?

Yes. You can add your card to multiple eligible devices. But it'll require you to complete the registration process for each device.

Using Google Pay

How do I use Google Pay in-store?

When paying in-store:

(1) Simply wake up your phone. No need to open the app.

(2) Hold the back of your device near the contactless payment terminal and wait for the blue checkmark.

(3) For purchases over $100, you may need to unlock your device and, depending on the terminal, you may need to enter your pin.

How do I use Google Pay for In-App payments?

Simply select Google Pay at checkout. You can check the list of participating merchants in Australia on the **Google Pay** webpage.

Can I use Google Pay to make cash withdrawals?

No, not at this stage. Your plastic card will be required to withdraw cash.

Which card does Google Pay use when I pay?

It'll be the first card you add. But you can choose your default card. Visit the "Managing your Card in Google Pay" section of the FAQ's for instructions on how to change your default card.

Can I use Google Pay overseas?

It'll work in countries where Visa contactless payments are accepted. We recommend that you take your physical card as a backup as not all merchants have contactless payments.

Can I view transactions in the Google Pay App?

Yes. You can view the last 10 transactions made using Google Pay. Alternatively, you can login to the BOQ Specialist Mobile App or Online Banking to view your full list of transactions.

How do I return items purchases on Google Pay in-store?

In most instances, a return should work with Google Pay the same as it would if you had swiped a regular card. The key difference is that instead of the merchant having to swipe your card again you'll have to hold your phone near the payment terminal again to verify the return. Be sure to check that the card selected in Google Pay is the one that you use for the original purchase. In some cases, you may also be asked for the last few digits of your card number. If this happens, you should provide the last few digits of your virtual account number. To view the last four or five digits of the virtual account number go to "Card details" or "Transactions details".

Check with your retailer before making the return, as some merchants will require your physical card to process the refund.

Do I need Wi-Fi to use Google Pay?

No, you won't, but you'll only have a limited number of Google Pay purchases without an internet connection.

The number of offline purchases available will re-set once you have reconnected your device to the internet.

Managing your card in Google Pay

How do I change my default card for Google Pay transactions?

You can change your default card in two ways:

- On your device in the Google Pay app
- Via the **Google accounts** webpage.

For more information on selecting your default card, visit the Google Pay app or Google accounts webpage.

How do I remove a card from Google Pay?

You can remove your card from your device in the Google Pay app or via the **Google accounts** webpage.

Visit the Google Pay app or **Google accounts** webpage for instructions on how to remove a card.

If my card has expired and I got a new one, do I need to add my card again?

No. Your replacement BOQ Specialist credit card will automatically be updated with your Google Pay Virtual Account Number.

You can continue using Google Pay if you're waiting to receive your new plastic card.

How do I update Google Pay if my card is lost or stolen?

You should contact us straight away on 1300 160 160 so the lost or stolen card can be cancelled. You can continue to transact on your card through Google Pay while waiting for your replacement card.

What happens if my device is lost or stolen?

You can find, lock or erase Google Pay using Google's Android Device Manger. Alternatively, you can call 1300 160 160 and we can delete your Google Pay Virtual Account Number.

Remember that you can still use your plastic card.

How do I update Google Pay if my device is updated or replaced?

So, you've got a new device? You'll need to add your card again to Google Pay by following the same registration process. Remember to remove your card from Google Pay if you no longer intend to use the app or you sell your device.

Google Pay Security

How secure is a Google Pay transaction?

Google Pay protects your payment info through multiple layers of security, using one of the world's most advanced security infrastructures to help keep your information safe.

In addition, BOQ Specialist monitors your transactions to identify any unusual activity. You can contact Google directly about your device's security features.

What is my Virtual Account Number?

Your credit card information is assigned a unique virtual account number that's used at checkout, so your full card details are never shared with the store. Think of it as a digital stand-in for your payment information. To view the last four or five digits of your virtual account number go to "Card details" or "Transaction details".

When will I need my virtual account number?

You'll need your virtual account number if you like would like to make a return on an item purchased with Google Pay.