Q: What is Google Pay?
A. Google Pay is a digital wallet platform developed by Google to power in-app and tap-to-pay purchases on mobile devices. Once the FFCU card is added to Google Pay, it allows members to use their mobile device to make purchases at more than 1 million retailers by tapping their phone/device at a merchant's contactless-enabled terminal instead of using their debit or credit card.

Q: Which Google devices are capable of using Google Pay?
A. Google Pay is available on Google devices with an operating system 4.4 (KitKat) or newer. To make in-store purchases, your phone also needs to support NFC (Near Field Communication) and HCE (Host Card Emulation). To check for NFC, look for it in your phone's Settings app.

Q: Is Google Pay free?
A. Yes, there is no charge to use Google Pay, however, depending on your data plan; message and data rates may apply. First Florida Credit Union credit card Terms & Conditions and your debit card Deposit Account Agreement will apply for all purchases.

Q: How does Google Pay work?
A. Google Pay uses technologies built into your device that create an electronic version of your debit and credit cards. You are then able to use the app at participating merchants who accept Google Pay to make purchases.

Q: Which First Florida cards will I be able to use with Google Pay?
A. Currently, you are able to use your FFCU debit card and/or your FFCU credit card.

Q. Will the card image in Google Pay match my physical card?
A. In most cases, yes. However in some cases the card in Google Pay will not match your physical card. In these cases, you will see an image of a card with the First Florida logo on it as a symbol of your card.

Q. Are my payments safe with Google Pay ?
A. Yes, when using Google Pay, your First Florida card number is not stored on your phone or given to the merchant. A virtual account number is created specifically for that device, and used to represent your account info so that your card details stay safe and secure.

Q. Is my privacy and personal information protected?
A. Yes. Google Pay does not store your credit or debit card number on your device; you never reveal your name, card number (only the last four digits will appear) or security code to merchants.

Q. Where can I use Google Pay?
A. You can use Google Pay to make quick and easy purchases with your phone at contact-less terminals in stores, in supported apps, and on your Chrome mobile browser with participating merchants. You can see a complete listing of Google Pay merchants at www.pay.google.com/about/.   You may also look for these symbols at checkout:

Q. What if my First Florida card is lost or stolen?
A. Please contact us at (800) 766-4328 Ext. 3 immediately and mention that you're an Google Pay customer. We'll cancel your card so that no more purchases can be made. You should also remove the lost or stolen card from your digital Wallet. When you receive your replacement card, you will need to add the new card to Google Pay before making any new Google Pay purchases.

Q. What if I lose my phone?
A. If your phone is ever lost or stolen, you can use the Google Device Manager to instantly lock it from anywhere, secure it with a new password, or wipe it clean of personal data. We also recommend you contact FFCU to have the card disabled for Google Pay on that missing device.

Q. How do I add my FFCU card to Google Pay?
A. Install the Google Pay app from the Google Play Store. To add a new card, you simply take a photo of your card and follow the on-screen instructions to complete the process. In some cases, you will be requested to call the credit union to complete the setup.

Q. Can I still earn rewards and benefits from my card when I pay using Google Pay?
A. Yes. You'll still get all the benefits and protections that your credit or debit card provides. If you currently earn rewards on purchases, you'll continue to earn them for purchase made through Google Pay.

Q. Can I opt out of Google Pay at any time?
A. Yes, adding your credit or debit cards to Google Pay is your choice; you can remove cards when needed. Choose "Remove Card" within the app to remove the card from Google Pay.

Q: How do I get a refund for something I purchased with Google Pay?
A. Returns made through Google Pay are handled the same way as with your physical card – according to the store's policies. If the merchant asks you to swipe your card, simply hold the back of your phone to the contactless payment terminal. For some returns, you might have to provide the last 4 digits of your virtual account number. You can find your virtual account number on the card details screen in your Google Pay app.

More information is available at https://pay.google.com/about/ See also Terms and Conditions.

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