# Google Pay<sup>™</sup> Frequently Asked Questions

# What is Google Pay?

Google Pay allows you to pay for purchases with your Android phone running by holding your phone near a contactless reader at a participating merchant.

#### What devices can I use with Google Pay?

You can use Google Pay on the following Android devices:

- NFC\*-enabled phone and tablet running Android OS 4.4 (KitKat) or higher
- NFC\*-enabled Android smartwatches
- Mobile Chrome<sup>™</sup> browser running v53 or higher

\*Near-field communication (NFC) is a short-range wireless connectivity technology that lets NFCenabled devices communicate with each other.

### Can I use multiple Capital Bank cards with Google Pay?

Yes, you can use multiple cards with Google Pay. Devices do not share cards, so if you want to use the same card on two different devices, you will need to add the card on each device separately. To ensure you're using your Capital Bank card, tap the card image on each of your devices to set it as your default payment card. You can easily switch between cards whenever you make a purchase.

### How do I set my Capital Bank card as my default card in Google Pay?

Once you're in the Google Pay app, you can easily set your default card

On Android phone or tablet:

- 1. Open the Google Pay app
- 2. Tap your Capital Bank card
- 3. Tap Set as default card

#### How do I add my card?

Add your Capital Bank card to Google Pay on your Android device in a few easy steps.

On Android phone or tablet:

- 1. Open the Google Pay app on your device, touch the + sign to add a credit or debit card.
- 2. Position your card in the camera frame to automatically enter your card information. Enter the security code found on the card and provide additional information as required. You can also manually enter the card number.

- 3. Accept the terms of service and set your screen lock (Activating Device Administrator is part of the Google Pay setup process).
- 4. If requested, follow any additional steps to verify your card.

# Why am I being asked to verify my Capital Bank card?

For security reasons, we may need you to provide additional verification to add your Capital Bank card to Google Pay. If necessary, the Google Pay app will tell you how to verify your card.

Once your information is verified, you will see an on-screen message that your card is ready for Google Pay.

# Does Capital Bank charge anything to use Google Pay?

Capital Bank does not charge to use Google Pay. However, be aware that charges from your mobile carrier may apply depending on your data plan.

# Where can I use Google Pay?

You can use Google Pay at over one million locations whose payment terminals are NFC-enabled and set up to accept Google Pay. You can also use Google Pay to make purchases in apps and online using your device mobile Chrome browser (running Chrome v53 or higher) at participating merchants.

View the list of merchants and apps at the Google Pay site.

# Do I need to be connected to the internet or a cellular network to make a payment?

No, but you will need to connect every so often to refresh the app. This will help ensure Google Pay is ready to pay when you are.

### What if my Capital Bank card or device is lost or stolen?

For assistance with a lost or stolen card or device, please call us at 713-675-2341.

### Where can I find more information about Google Pay?

To learn more about Google Pay, please visit the Google Pay site.