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# IMB Google Pay - Frequently Asked Questions

## About Google Pay

### What is Google Pay?

Google Pay is an easy and secure mobile payments solution where you can load your IMB Visa Debit Card details to your eligible Android device to make secure purchases in store, in apps and online.

For more information about Google Pay please visit  
<https://support.google.com/pay/>

### Are my payments safe with Google Pay?

Google Pay protects your payment info with multiple layers of security to help keep your account safe. When you use your phone to pay in stores, Google Pay doesn't send your actual credit or debit card number with your payment. Instead, an encrypted virtual account number is used to represent your information – so your real card details stay safe. For more information about Google Pay security please visit  
<https://privacy.google.com/your-security.html>

### Which Devices can I use with Google Pay?

To pay in stores with Google Pay, your Android phone must work with NFC (near-field communication).

For more information on compatibility, please visit  
<https://support.google.com/pay/>

### Does it cost me anything to use Google Pay?

No, it doesn't cost you anything extra to use Google Pay. You will need an active internet connection to add your card to Google Pay, so be aware that message and data rates may apply – depending on your plan.

### Which IMB cards are eligible for Google Pay?

You can load any IMB Visa Debit Card to Google Pay.

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## Setting up Google Pay

### How do I set up the Google Pay app?

1. Ensure your device is running Android Lollipop (5.0) or higher
2. Download the Google Pay app onto your device
3. Open the Google Pay app and select “add a Payment Method”

### How do I add a card to Google Pay?

1. Download and open the Google Pay app
2. At the bottom of your screen, tap to Add a Payment Method
3. Either use the camera to capture your card info or enter your details manually
5. Verify your card

**Note:** After you add your card to Google Pay, you may see a small authorisation on your account from Google. This temporary charge will go away after a few days and was only used to validate your card and account.

For more information on how to set up Google Pay, please visit

[www.imb.com.au/googlepay](http://www.imb.com.au/googlepay)

<https://support.google.com/pay/>

### How do I activate my card with Google Pay?

For security reasons, IMB will require you to complete a verification check before activating your card with Google Pay.

We will either send you a one-time password to the mobile number you have registered with IMB or we will ask you to contact us on 133 462.

### Can I add my card to multiple devices?

Yes, you can add your card on up to nine devices.

### Can I add multiple cards to one device?

Yes, there is no limit on the number of cards you can load onto the Google Pay App.

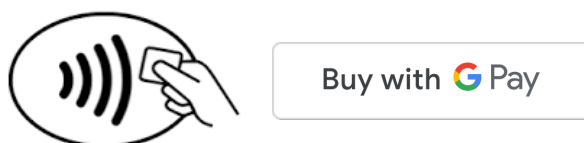
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# IMB Google Pay - Frequently Asked Questions

## Using Google Pay

### Where can I use Google Pay?

Google Pay can be used anywhere that accepts contactless Visa payments. You can use Google Pay wherever you see these icons at checkout or online



### How do I make in-store payments with Google Pay?

You don't need to open the Google Pay app to make a purchase with your phone. Just follow these steps:

1. Turn on your phone screen and unlock your phone
2. Hold the back of your phone to the contactless payment terminal
3. The blue check mark on the screen means that the transaction is done

**Note:** Some stores may ask you for a PIN or signature to authorise the payment. The PIN number required is the PIN number for your plastic card, not the Passcode for your device.

### How do I make in-app or online payments with Google Pay?

You can make in-app or online payments with Google Pay with participating merchants. Participating merchants will have this symbol;



1. At the checkout, tap the Google Pay button
2. If asked, choose a payment method and enter your shipping address
3. Confirm your order

### Can I use Google Pay internationally?

Yes, you can use Google Pay at participating merchants internationally. Be aware that some international merchants will not accept Google Pay. IMB recommends that you also take your Visa Debit Card with you on your travels.

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# IMB Google Pay - Frequently Asked Questions

## Using Samsung Pay *Continued*

### Is there a transaction limit for Google Pay in-store?

Depending on the store and transaction amount, you might need to sign a receipt or enter your PIN (your plastic Visa Debit Card Pin Number).

### How can I do a refund with Google Pay?

You can return the item to the merchant as you normally would. Some retailers will be able to process the refund to the device; however, some retailers may still require the plastic card to perform the refund.

In some cases, you may be required to provide the last four digits of the Digital Card Number. You can find this on the card details screen in your Google Pay App.

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# IMB Google Pay - Frequently Asked Questions

## Managing your cards

### How do I change my default card in Google Pay?

The first card you add to Google Pay becomes your default card. To change your default card in Google Pay you will need to;

1. Open the Google Pay App
2. At the bottom of the screen, tap Payment
3. Tap the payment method you want to make your default
4. Turn on Default for in-store purchases

### How do I Delete my card from Google Pay?

Deleting your card off your device

1. Open the Google Pay app
2. At the bottom of the screen, tap Payment
3. Tap a card
4. Tap "More" in the top right corner and Remove Payment Method

Deleting your card remotely

1. Go to [pay.google.com](https://pay.google.com)
2. On the left, click Payment methods
3. Next to a card, click edit or remove > select remove

Alternatively, you can contact IMB on 133 462 to delete your Digital Card.

For more information on how to manage the cards that you use with Google Pay please visit <https://support.google.com/pay/>

### Do I need to update my card information when I receive my replacement Visa card?

No, once you have activated your replacement Visa Debit Card, your digital card will automatically be updated with your new card details.

### What should I do if my Visa Debit Card is lost or stolen?

You should contact IMB immediately on 133 462 so the lost or stolen card can be cancelled. If you are overseas and need to contact IMB please call +61 2 4298 0111.

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# IMB Google Pay - Frequently Asked Questions

## Managing your cards *Continued*

### What should I do if my Google Pay device is lost or stolen?

Yes, if you had enabled Google Pay prior to your plastic card being lost or stolen, your digital card will continue to work\*.

You need to contact IMB when you discover that your plastic card has been lost or stolen and request a replacement Visa Debit Card.

Google Pay will continue to work on your device even after you have received and activated your new plastic card. You will not be required to update any details on your existing digital cards

\*If you contact IMB after hours to report your plastic card as lost or stolen, your Google Pay card will be temporarily suspended until IMB can contact you on the next business day. Alternatively you can contact IMB on 133 462 between 8am-8pm AEST Mon-Fri, or 8am-4pm AEST Sat.