First Option Credit Union
FAQs for Android Pay

How does the Android Pay™ app work?

Android Pay™ is a free app that allows you to pay with your First Option card with a tap of your phone while enjoying the same benefits and protection of your physical card. Add an eligible card and you're ready to tap and pay for purchases.

Use Android Pay™ in participating mobile apps and anywhere contactless payments are accepted. To learn more, visit www.support.google.com/androidpay.

Is using my First Option card in the Android Pay app safe?

Yes. Android Pay has a number of security features:

- Your physical card number is not stored on your phone

- Just like a contactless transaction with your First Option card, Android 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) to instantly lock your device, or even wipe it clean of any personal information

- You will continue to enjoy $0 liability for unauthorised transactions the same as when using your physical card

How do I get the Android Pay app?

You can get the Android Pay app for free if you have:

- An Android Pay compatible smartphone with NFC technology that lets your phone transmit data to the payment terminal at checkout

- Android KitKat 4.4 (or above) operating system

To learn more, visit www.support.google.com/androidpay

Can all NFC-enabled smartphones work with Android Pay?

All smartphones that are enabled with NFC technology, have Android KitKat 4.4 (or above) operating system and have an Australian carrier, are compatible with Android Pay.

How do I pay using Android Pay?

- Wake your phone by tapping the home or power button

- Hold the back of your smartphone over the contactless symbol at checkout when prompted by the cashier

- If the transaction is over $100 you will need to enter your card PIN at the terminal

- Confirm with the merchant that the Android Pay transaction has been accepted and collect your receipt

- To make a purchase in a mobile app, select Android Pay at checkout. Your First Option Card and address details will be automatically added