



Frequently Asked Questions About Android Pay

What is Android Pay?

Android Pay provides owners of Android® devices the ability to use their Android phone to make in store or in-app payments using an eligible Bradford National Bank debit or credit card.

How do I get Android Pay?

Android Pay may be preloaded on select devices. If your device does not have the app, simply download it from Google Play. Android Pay requires that you sign-into your Google account before you register any credit/debit cards. During setup of Android Pay, you will be prompted to create an Android Pay PIN, pattern, or password. For select devices running Android Marshmallow 6.0 or later, you may use your fingerprint to verify transactions.

How is my information protected when using Android Pay?

When you use your phone to pay in stores, Android Pay doesn't send your actual credit or debit card number with your payment. Instead we use a virtual account number to represent your account info – so your card details stay safe and secure.

Question Is Android Pay free to use?

There is no cost for Android Pay from Bradford National Bank.

How do I add my physical Bradford National Bank card to Android Pay?

Choose the Android Pay icon, and log in using your Google account information. If you do not already have a Google account, you can create one. Once logged in you can, touch ADD CARD in the Android Pay app to begin the process of adding your card.

Will my Bradford National Bank card image look the same?

Your card image is a digital representation of your physical Bradford National Bank credit or debit card. The image you see may not be an exact copy of your card.

How do I make a purchase in a store?

Once your eligible Bradford National Bank card is registered to Android Pay, you may select Android Pay as your default wallet. Once Android Pay is the default wallet, paying is as simple as unlocking your device and holding the device up to the NFC contactless reader at the store. Android Pay will indicate that you are ready to make a payment. Hold the phone above the NFC contactless reader on the payment terminal. The two devices should be almost touching.

How do I make a purchase in an app?

When shopping in your favorite app or on Chrome, just choose Android Pay at checkout.

What will an Android Pay transaction look like on my statement?

Android Pay transactions will appear the same as any other debit card transactions.

If I have a card with a Smart (EMV) Chip, will it work with Android Pay?

Android Pay works with Smart Chip cards.

How can I change my default card in Android Pay?

The first card added in Android Pay would be the default card for payment. It will show as the first card in the list at the top of the screen. The default card will also be noted with "default card". To change your default card, select the card that you would like to make the default, and click "set as default".

How can I remove a card from Android Pay?

When in the Android Pay app, you can touch your card to view the card details, and select remove card option.

If I receive a replacement card, do I need to update the information with Android Pay?

When a card enrolled in Android Pay expires or is replaced due to loss, theft or fraud, and you receive a replacement, you'll need to remove that card and add your new replacement card.

What happens if I replace or update my Android Pay device?

If you replace or update your device, your cards will not be transferred automatically. You will need to set up Android Pay again and re-add your cards on the new device.

What if my card is lost or stolen?

If your card has been lost or stolen, call us immediately at 1-618-664-2200 or call the Shazam Network at 800-383-8000.

What if my device is lost or stolen?

If your phone is lost or stolen, you can lock your phone and suspend Android Pay by using the Android Device Manager. You can also call Bradford National Bank, and we'll assist you with suspending the cards in Android Pay, allowing you to continue to use your plastic cards.

Can I lock Android Pay?

Android Pay is locked when the device is locked. A PIN or Fingerprint is required per transaction to use Android Pay.

www.BradfordBank.com

Member FDIC