FAQ Section

How does the Android Pay™ app work?
Android Pay is a free app that allows you to pay with your MMPCU Visa card with a tap of your phone while enjoying the same benefits and protection of your physical card. Add an eligible credit 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.

Where can I use Android Pay?
You can pay with your Android phone at any store that accepts contactless payments in Australia, or overseas. Just look for the payWave logo. Please note that a large number of overseas countries do not yet have contactless payment options when paying for a transaction

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.

Do I need to upgrade my Android Pay operating system to use Android Pay?
As long as you have an Android phone running KitKat 4.4+ that is NFC and HCE enabled you do not need to upgrade.

How do I know what version of KitKat I am operating?
You can usually see this by going to Settings > About > Device > Android version. If this doesn't work on your device, please contact your phone manufacturer or telco.

Does my phone need coverage/reception, or does my battery need to be charged to use Android Pay?
The phone battery needs to be charged to used Android Pay. You will need an internet connection to register and see notifications of most recent transactions. Your battery will need to be charged to allow you to have the phone switched on when using Android Pay. The NFC (Near Field Communication) functionality is found in the 'settings' section in majority of phones, and needs to be switched on to ensure the app works correctly. Using NFC on your mobile can use the battery a little faster than normal, so you may want to turn it off when you are not using 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 MMPCU Visa Card and address details will be automatically added

Security

Is using my MMPCU Visa 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 MMPCU Visa 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

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 Visa 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 in the same way you are protected when using your physical card*.
• The device has to be within 4cm of the reader so you can't accidentally pay for someone else's purchases.
• There is also a unique code for each transaction which prevents it going through twice. Even if you accidentally tapped twice you will not be billed twice.
• The cards also have secure encryption technology which protects your card data from being compromised.

What if fraud does occur?
Visa payWave enabled cards are backed by Visa's Zero Liability Policy* and are as secure as any other Visa chip enabled card. They carry the same multiple layers of security, which ensures that you will not be liable for any fraudulent transactions providing you did not contribute to the loss and you notify MMPCU promptly of the fraud.

*Visa's Zero Liability policy covers Australian and New Zeal and issued cards and does not apply to ATM transactions, transactions not processed by Visa or certain commercial card transactions.

How is my privacy and personal information protected?
Since Android Pay doesn't store your credit or debit card number on the device, you never reveal your name, card number or security code to merchants.

Why is Android Pay safe?
Unlike a card where the number remains unchanged, Android Pay uses temporary numbers, and as far as security goes, that's the biggest advantage of Android Pay. Android Pay generates a temporary credit card number that is used for your transaction. The number expires regularly which limits the risk of your details being compromised for fraud.

If you lose your phone
Lock your phone or wipe it of personal information if it ever lost or stolen with Android Device Manager. If a phone is reported stolen and the device is deactivated, the card will still work. Call us and we can deregister the card from your phone.

Virus protection
It is also important if you have an android device, to make sure you have an up to date virus protection downloaded onto the phone.

Set Up Issues

I never received my One Time Password (OTP)
Please ensure that the mobile number and email address you have registered with MMPCU is up to date.
NOTE: Any changes made to the database will take 24 hours to take effect, so you won't be able to immediately request another password.

I got my OT P wrong a few times and now it won't work.
Please contact the verification centre, as per the phone number in your app.

I tried to register in app but nothing happened
Please attempt the verification process again. If this does not work, please attempt to verify via the call centre option.

How long does a OT P take to be received? For how long is it valid?
The OTP should take about 1 minute to receive and is valid for 30 minutes.

How may attempts to I have?
If the OTP is entered incorrectly you will be prompted to re-enter. You will have 3 attempts. After 3 failed attempts the passcode will expire and another OTP will need to be requested. The same method will not be available.

Am I able to opt out of Android Pay at any time?
Adding your credit or debit cards to Android Pay is your choice, you can add and remove cards when needed.

Android Pay is a trademark of Google Inc.