Frequently Asked Questions: Android Pay

What is Android Pay™?

Android Pay™ is a digital wallet platform that allows you to pay for purchases with an Android™ device at participating merchants.

How does Android Pay™ work?

Android Pay™ uses Near Field Communications (NFC) to transfer data between two devices. When you use a compatible Android™ device, you can make purchases in store with participating merchants and online with supported apps.

What do I need to get started with Android Pay™?

To get started with Android Pay™, you will need an Android™ device with OS KitKat 4.4 or higher, a Google™ account, and Screen lock enabled.

What Members First Credit Union of Florida cards can I add to Android Pay™?

Android Pay™ will work with your Members First credit cards and debit card.

Can I use multiple cards with Android Pay™?

Yes. Multiple payment cards, gift cards and loyalty rewards cards may be added to Android Pay™.

Why am I being asked to verify my Members First card?

For security reasons, you may need to provide additional verification to add your Members First card to Android Pay™. If necessary, you will be instructed on how to verify your card.

When your information is verified, you should receive a notification that your card is ready for Android Pay™. If you have not received a notification after an hour, call 1-844-405-3251 for credit cards or call 1-844-646-5465 for debit cards.

What is a default card for Android Pay™?

Your default card is the card that is automatically used each time you make a purchase through Android Pay™.

How do I set my Members First card as my default card for Android Pay™?

The first card you add to Android Pay™ will automatically become your default card. This can be updated at any time. You can change your default card in two ways:

On Your Phone:
1. Open the Android Pay™ app.
2. If you have multiple Google™ Accounts on Android Pay™: At the top left of the app, touch your name, then choose the account you want to add a card to.
3. Double tap a card, then touch Set as default card.
4. Or touch and drag a card to the "Default card" spot at the top of the apps Home screen.

On the Web:
1. Sign into payments.google.com.
2. On the left, click Payment methods.
3. To the right of a card, click Set as default.

What if I have multiple Google™ Accounts in Android Pay™?

Your next transaction will be charged to the default card on the account you are currently signed into on the Android Pay™ app. To switch accounts, open the Android Pay™ app, then touch your name in the top left corner and select an account.

Does Members First Credit Union of Florida charge for using Android Pay™?

No. However, be aware that message and data rates may apply, depending on your data plan.

Where can I use Android Pay™?

You may use Android Pay™ where you see contactless terminals. Android Pay™ is accepted by more than a million stores across the United States. To view a full list of stores, visit www.android.com/pay.

What is a contactless payment?

A contactless payment is a transaction that uses chip-based technology and requires no physical connection between the payment device (a card or mobile device) and the physical merchant terminal.

How secure is an Android Pay™ transaction?

When you shop at a merchant, Android Pay™ doesn't send your actual credit or debit number with your payment. Instead, Android Pay™ uses a virtual account number to represent your account information, so your card details stay safe.

What if I find unauthorized transactions on the card I use with Android Pay™?

Members First Credit Union of Florida works hard to prevent our members from risk or fraud. If you would like to dispute a credit card transaction, you may speak with a Credit Union representative at any of our branch locations or call 1-800-600-5249. Members who are enrolled at ezcardinfo.com may also dispute a charge there. To dispute a debit card transaction, you may speak with a Credit Union representative at any of our branch locations or call 850-434-2211.

What if my actual Members First credit card or debit card is lost or stolen?

Contact Members First Credit Union of Florida at 1-850-434-2211 immediately or call our credit card processor FIS at 1-800-325-3678. For a lost or stolen debit card, please contact the Credit Union at 1-850-434-2211 or call 1-800-472-3272.

What do I do if my Android™ device is stolen?

If your phone is ever lost or stolen, you can use Android™ Device Manager to instantly lock your device from anywhere, secure it with a new password, even wipe it clean of your personal information.

You may also contact our credit card processor FIS Android Support at 1-844-405-3251 to suspend your device. For Debit Card Android Support you may call 1-844-646-5465 or Members First at 1-850-434-2211.

Can I still use my physical Members First card if I suspend or remove my card from Android Pay™?

When you suspend or remove your cards in Wallet, your device-specific Device Account Number is suspended or removed. You may continue to use your physical Members First card unless the card itself is blocked or closed.

I have a Rewards Credit Card with Members First, will I still earn Rewards when using Android Pay™?

Yes.