Q: What is Android Pay?
A: Android Pay is a mobile wallet that can store your credit card and debit cards for convenience and security. When completing a transaction using Android Pay your credit or debit card numbers are not shared. Android Pay sends a token to the merchant using Near Field Communication (NFC) to help make the mobile payments.

Q: Where do I download Android Pay?
A: Android Pay is preloaded on some Android devices. Other eligible phones can get Android Pay by downloading it from the Google Play Store. If a user cannot find the app on in the Play Store, it is because their device is not compatible with Android Pay.

Q: How does Android Pay work?
A: Android Pay uses Near Field Communication (NFC) to make contactless mobile payments. NFC helps enable compatible Android devices to make secure transactions.

Q: What card data is stored on the phone?
A: The only card data stored on a user’s mobile device is the “token” Android Pay passes when a payment is completed. This token represents a user’s card and helps ensure account security because it differs from the actual card number it represents.

Q: Which devices will support Android Pay?
A: Any device running Android operating system 4.4 (KitKat) or higher is supported by Android Pay.

Q: Which payment cards can I register to Android Pay?
A: Bank of the Pacific consumer debit and credit cards are eligible for Android Pay.

Q: Why should I use Android Pay instead of my plastic cards?
A: Android Pay offers a simple and convenient payment experience that doesn’t require searching through your wallet or purse. Additionally, Android Pay adds a level of security to your payment information that physical cards don’t have. When you shop at a merchant, Android Pay doesn’t send your actual credit or debit card number with your payment. Instead Android Pay uses a virtual account number to represent your account information so your card details stay safe.