Android Pay FAQ

What is Android Pay?

Android Pay is a mobile payment app that allows you to add your card to your supported Android device in order to make purchases at participating merchants.

What devices are eligible to use Android Pay?

You will need an NFC-enabled Android phone running KitKat 4.4 or newer, and the Android Pay app. If you don't already have the app on your device, you can download it free from the Google Play Store.

Does it cost anything to use Android Pay?

There is no cost to members for using their GKCPSCU cards with Android Pay. However, your GKCPSCU card's terms and conditions will apply to purchases. Also, additional message and data charges may apply depending on your wireless plan.

Which GKCPSCU cards can I use with Android Pay?

All GKCPSCU cards work with Android Pay.

How do I set up Android Pay and add my GKCPSCU cards?

Download the Android Pay app from the Google Play Store and open the app. Once the app is downloaded, follow these simple steps to add your card to Android Pay:

1. If you already have your card on file through a Google Account, on the "Choose a card for Android Pay" screen, select your GKCPSCU card. If you do not already have your GKCPSCU card on file through a Google Account: Click on the "+" button to add your card.
2. Enter or confirm your card details.
3. Review and accept the Terms & Conditions.
4. Confirm your screen lock settings.
5. Now you're ready to go!

What should I do if my card or device is lost or stolen?

If your card is lost or stolen:

Please contact us immediately or use our handy MobiMoney app to freeze your card.

If your device is lost or stolen:

You never have to worry because your personal account information is never stored on your device. You can navigate to Google's Android Device Manager to help you find, lock, and erase your phone. Alternatively, you can call us at 816.504.2800 and we will assist you in freezing your card in Android Pay.

When I use Android Pay, do I earn rewards?

Yes, you receive all the rewards, security and benefits of your GKCPSCU card when you use it with Android Pay. *Rewards are only available with GKCPSCU Platinum MasterCard.

How secure is an Android Pay transaction?

Android Pay is safer than using a traditional credit or debit card. All of your information is protected. Instead of a card number being exposed, a virtual account number is created – keeping your account secure. And if you ever lose your phone, you can use Android Device Manager to instantly lock your device from anywhere, secure it with a new password, or even wipe it clean of your personal information.

How do I use Android Pay?

To pay with Android Pay in-store:

1. Wake up and unlock your device. No need to open the app.
2. Tap your device against the contactless payment terminal.
3. Your phone will show a green check mark and beep or vibrate to show your payment was made.

To make purchases within participating merchant apps on your Android device, simply select Android Pay at checkout. Your default card in Android Pay will be used to complete the transaction.

How do I return something I returned with Android Pay?

With purchases made with Android Pay, you use your virtual account number to process a return. You will follow a similar process as you do for regular returns, but in addition to the paper receipt, you may need to tap your phone to the payment terminal again to complete the return. To view the last four digits of the virtual account number, go to "Card details" or "Transaction details." Alternatively, hold your device near the contactless terminal and select the card you used to make the purchase.

Where can I use Android Pay?

In order to use Android Pay in-store, a merchant must accept contactless payments. To identify if a merchant accepts contactless payments, look for at least one of these symbols in the store:

You can also use your GKCPSCU card while shopping in participating merchant apps.

What is the virtual account number?
How is it different from my Card Account Number?

When you add your GKCPSCU card to Android Pay, a virtual account number is created for that card on your device. Think of it as a digital stand-in for your payment information. This number is different from your credit card number.

What should I do when a merchant asks for the last 4 digits of my card when using my GKCPSCU card in Apple Pay?

To view the last four digits of the virtual account number, go to "Card details" or "Transaction details."

If I choose to freeze my credit card with MobiMoney, what effect does it have on my card in Android Pay?

If you freeze your credit card with MobiMoney you will be unable to use your card, with Android Pay until you unfreeze your account.