



PRIVATE BANK

# What are Google Pay and Apple Pay

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Thank you for choosing Weatherbys Bank.  
Please read the following information carefully.

# WEATHERBYS

# What is Google Pay?

Google Pay is a fast and simple way to pay on websites, in apps, and in stores using your Weatherbys Bank debit card. It protects your payment information with multiple layers of security.

## Is Google Pay a safe and secure method of payment?

Yes. Google Pay is more secure than using a traditional debit card. For example, instead of using your 16 digit debit card number, Google Pay assigns, encrypts and stores a unique device account number on your device. When you make a purchase, that device account number is used to process your payment. Your debit card number is never shared with merchants, helping reduce the potential for fraud.

You can set up a Google PIN to make Google Pay more secure by asking for a code when you send, receive, or withdraw money. The code you choose is linked to your Google Account and can be used with other products like Google Play.

The Google PIN is a number only you should know; it helps to make sure that other people cannot get access to your account. You do not have to use the Google PIN, but we recommend using it to help keep your account secure. If you have previously set up a Google PIN within Google Pay or another Google product, then you are all set. Your Google PIN is not the same PIN that you may have set up for phone security.

## How do I use Google Pay?

Open or download the Google Pay app using the Google Play Store. Within the Google Pay app, touch the + sign to add your debit card.

Position your debit card in the camera frame to automatically enter your card information, alternatively you can manually type in your card details. Then enter the security code (CVV) from your debit card (the last 3 digits on the back of your card) and provide the additional information as required.

You will be asked to set up a screen lock on your personal device if one is not already set up. Google Pay works with PIN, pattern, password, fingerprint or retina scanning screen locks. It will not work with facial recognition or screen locks like Smart Unlock or Knock to Unlock.

## How many cards can I use with Google Pay?

There is no limit on the number of cards you can load in the Google Pay app.

## Is there a fee to use Google Pay?

No, there are no fees to use your debit card to make purchases using the Google Pay app.

## How do I use Google Pay to make a purchase?

You can use Google Pay if you see the icons below at checkout or online.



You do not have to open the Google Pay app to make a purchase with your phone. Just follow these steps:

1. Unlock your phone.
2. Hold the back of your phone against the contactless payment terminal.
3. If you are asked to enter a PIN, use the PIN you chose when you set up Google Pay.

## Can I continue to use my plastic debit card after I add my card to Google Pay?

Yes. You can continue to use your plastic debit card as you usually would after you add that card to Google Pay.

## How will I know if a transaction was successful when paying with Google Pay?

For in-store and in-app purchases you will see a confirmation screen in addition to a transaction notification on your device. You can always view your Google Pay transactions in the Google Pay app.

The transaction will also show within your pending transaction list on your Weatherbys online banking statement along with an audible ping sound.

## How will Google Pay transactions appear on my statement?

All transactions completed with Google Pay will appear on your statement as a standard transaction.

## How do I return an item purchased with Google Pay?

To return something you bought with Google Pay you'll need your store receipt, just like you would for any other purchase.

Make sure your default card is the same one used to make the purchase.

If the merchant asks you to enter your card, hold the back of your phone to the contactless payment terminal to complete the return.

Some retailers may ask you to use your plastic card to receive the refund. Just in case, take your debit card.

If you do not have your phone to hand or have lost the device you made your original purchase on, then you will need to return the items the traditional way with your physical debit card and receipt.

## If I sell or give my Android device to someone, what will happen with my account information?

When selling or giving away your Android device you should make sure you delete all digital accounts within the Google Pay app. Alternatively, you may reset your phone to factory settings which will also remove all digital accounts.

## What if my Android device is lost or stolen?

If your Android device is ever lost or stolen you can use 'Android Device Administrator' to lock it remotely, create a new password, and wipe your personal information from it.

You can also use your Weatherbys Card app to temporarily block your card to stop any potentially fraudulent activity.

Please remember also to call your private banking team or the Bank Helpdesk on **+44 (0) 1933 543 600** so we can cancel the card and arrange for a replacement card to be issued if needs be.

## What should I do if I receive a new or replacement card?

When your debit card enrolled within Google Pay expires, or is replaced due to loss, theft or fraud, your Google Wallet will be updated automatically. You do not have to update your card information yourself.

## What shall I do if I misplace my card?

You can place a temporary block on the card using your Weatherbys Card app which will prevent any subsequent transactions from being debited from your debit card.

If the card is lost or stolen please make sure to call your private banking team or the Bank Helpdesk on **+44 (0) 1933 543 600** so we can cancel the card and arrange for a replacement card to be issued.

## Do all merchants accept Google Pay?

Not all merchants accept Google Pay as a method of payment. Please continue to carry your Weatherbys debit card to use where Google Pay is not accepted. Merchants who do accept Google Pay will display the Google Pay icon below.

## Is Google Pay accepted anywhere contactless payments are accepted?

Yes.

## Are there any watches that support Google Pay?

Yes. Most smart watches now can support Google Pay.

## How do I know if I can use my watch with Google Pay?

Google Pay is already installed on supported watches. To see if your device is supported, check if Google Pay is in the list of apps on your watch.

## Is there a maximum spend assigned to Google Pay?

There is no limit on Google Pay transactions, but some merchants might apply the contactless limit and will only accept payments of up to £100. Transactions made in-app are not limited.

## Can I use Google Pay abroad?

Provided that the country and the retailer support Google Pay, you can pay with Google Pay abroad.

# What is Apple Pay?

Apple Pay is a fast and convenient way to pay on websites, in apps and in stores using your Weatherbys Bank debit card with a compatible Apple device:

iPhone 6 and later

iPad 2 and later

iPad 3 mini and later

iPad Pros

Macs with Touch ID

Apple Watch Series 1 and later

## Is Apple Pay Safe?

Yes. Apple Pay is more secure than using a traditional debit card. For example, instead of using your 16 digit debit card number, Apple Pay assigns, encrypts and stores a unique device account number on your device. When you make a purchase, that device account number is used to process your payment. Your debit card number is never shared with merchants, helping reduce the potential for fraud.

## How do I use Apple Pay?

Before making a payment with your Apple device you will need to add your debit card to your Apple Wallet.

As soon as you have completed the enrolment of your debit card, you can start to use Apple Pay immediately. Remember to add your cards to any device that you want to use with Apple Pay.

## How many cards can I register to my Apple Pay wallet?

On the iPhone 8, 8 Plus and later, and the Apple Watch Series 3 and later, you can add up to twelve cards on a device. On earlier models, you can add up to eight cards.

## Is there a fee to use Apple Pay?

No, there are no fees to use your debit card to make purchases using the Apple Pay app.

## How do I use Apple Pay to make purchases?

You can use Apple Pay if you see the icons below at checkout or online.



When making purchases simply hold your device over the terminal and accept the charge with Touch ID, passcode or Face ID when prompted. A subtle vibration and/or beep will let you know your purchase was successful.

## Can I continue to use my plastic debit card after I add my card to Apple Pay?

Yes. You can continue to use your plastic debit card as you usually would after you add that card to Apple Wallet.

## How will I know if a transaction was successful when paying with Apple Pay?

When your payment is successful, you'll be presented with an on screen confirmation.

The transaction will also show within your pending transaction list on your Weatherbys online banking along with an audible ping sound.

## How will Apple Pay transactions appear on my statement?

All transactions completed with Apple Pay will appear on your statement as a standard transaction.

## What if I need to return an item?

The return process will vary by merchant. You may need to present a receipt from the merchant to return the item. To complete the return, hold the device over the contactless payment terminal and wait for the slight vibration which confirms the refund has been processed. You must use the same Apple Pay enabled device used to purchase the item to process the return.

Some retailers may ask you to use your plastic card to receive the refund. Just in case, take with you your debit card.

If you don't have your phone to hand or have lost the device you made your original purchase on, then you will need to return the items the traditional way with your physical debit card and receipt.

## If I sell or give my Apple device to someone, what will happen with my account information?

When selling or giving away your Apple device you should make sure you delete all your accounts held within the Apple Wallet. Alternatively, you may reset your phone to factory settings which will also remove all accounts within the Apple Wallet.

## What if my Apple device is lost or stolen?

If you lose your Apple device, you can put it in 'Lost Mode' to suspend Apple Pay, or you can wipe your device completely by logging into iCloud. You can also contact us to put a stop on any Weatherbys debit cards in your Apple Wallet.

You can also use your Weatherbys Card app to temporarily block your card to stop any potentially fraudulent activity from taking place.

Please remember also to call your private banking team or the Bank Helpdesk on **+44 (0) 1933 543 600** so we can cancel the card and arrange for a replacement card to be issued if needs be.

## What should I do if I receive a new or replacement card?

When your debit card enrolled within the Apple Wallet expires, or is replaced due to loss, theft or fraud, your Apple Wallet will be updated automatically. You do not have to update your card information yourself.

## What shall I do if I misplace my card?

You can place a temporary block on the card using your Weatherbys Card app which will prevent any subsequent transactions from being debited from your debit card.

If the card is lost or stolen please make sure to call your private banking team or the Bank Helpdesk on **+44 (0) 1933 543 600** so we can cancel the card and arrange for a replacement card to be issued.

## Do all merchants accept apple pay?

Not all merchants accept Apple Pay as a method of payment. Please continue to carry your Weatherbys debit card to use where Apple Pay is not accepted. Merchants who do accept Apple Pay will display the icons below.



## Is Apple Pay accepted anywhere contactless payments are accepted?

Yes.

## Can I use Apple Pay on my Apple Watch?

Yes, you will need to have the Apple Watch app on your phone to add your Apple Wallet to your Apple Watch.

## Can I use any watch with Apple Pay?

Unfortunately, you can only use Apple Pay on Apple devices so you will need to have an Apple Watch Series 1 or later.

## Is there a limit on Apple Pay payments?

There is no limit on Apple Pay transactions, but some merchants might apply the contactless limit and will only accept payments of up to £100.

## Can I use Apple Pay abroad?

Yes, all retailers who accept contactless payments will accept Apple Pay whether they're in the UK or overseas.

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