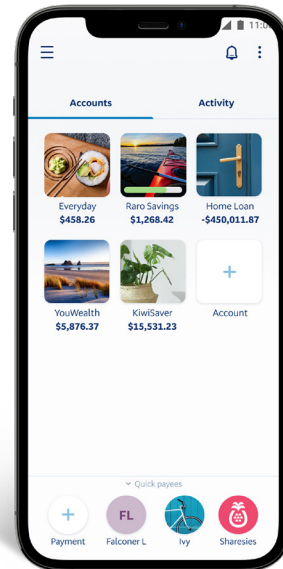


How to manage contactless payments and set up Google Pay™ with your Android

This guide will help you set up your BNZ Flexi Debit Visa or eligible credit card* with Google Pay**, and manage your card settings, including switching off contactless payments.

To get started, you need to have the BNZ app set up on your smartphone and be registered for Internet Banking. If you're not, don't worry, it's easy to get set up, and we have a supporting guide if you need it. Register at www.bnz.co.nz

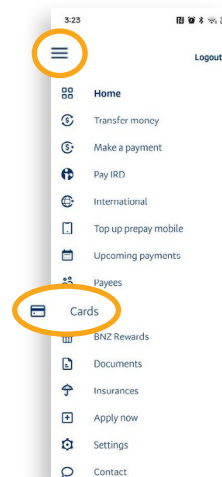


How to add your card to Google Pay

Step 1

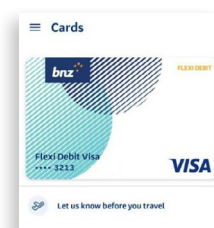
Log in to the BNZ app and tap the **Menu** icon in the top-left corner.

Then tap **Cards**.



Step 2

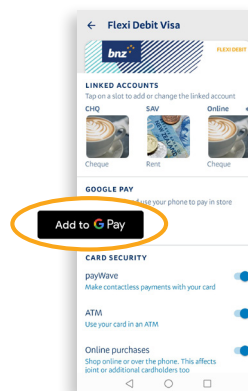
Select the card you want to use.



Step 3

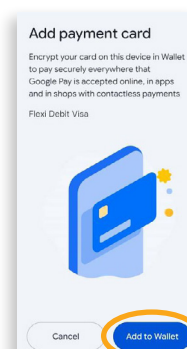
Tap **Add to G Pay**. Tap **Add** to Enter your info.

Tip: To add a card to your wallet, you need to ensure your card security options within the BNZ app are all enabled first.



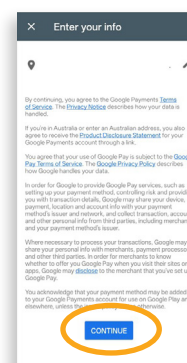
Step 4

Add payment card. Tap **Add to wallet**.



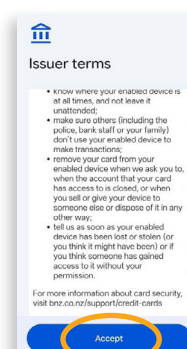
Step 5

On the Enter your info screen, tap the **Pencil** icon to edit your pre-populated name and address details, then tap **Continue**.



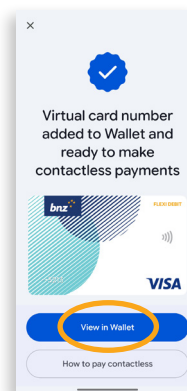
Step 6

Once you've read the BNZ terms and conditions, tap **Accept**.



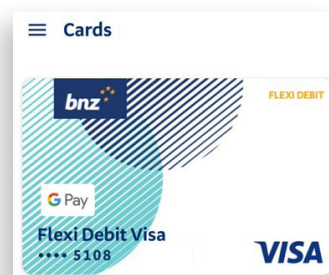
Step 7

On the next screen, you can tap **View in wallet** to see your card in your Google wallet.



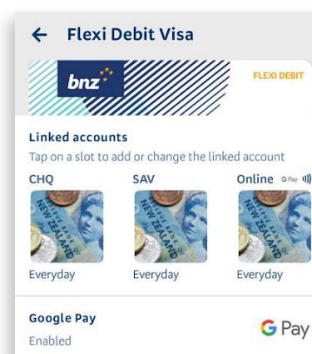
Step 8

When on the Card list screen, you will see G Pay has been added to the card, which confirms it has been added.



Nice work

Your card is now in Google Wallet and you're set up to pay with your phone anywhere contactless payment is accepted.



What you need to know about Google Pay

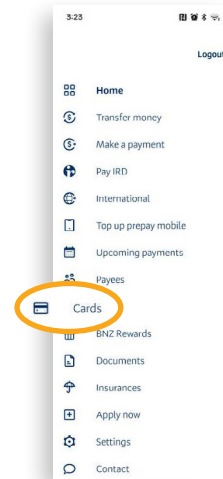
You can use Google Pay anywhere that accepts contactless payments. Make sure your phone is on and hold it near the terminal to make a payment. If a payment is over the set limit, you may be asked to enter your card's PIN. Your card details will never be stored on your phone or shared with merchants.

How to manage your card settings



Step 1

Tap the **Menu** icon at the top-left of your screen and then tap **Cards**.



Step 2

Tap on the image of the card you would like to change.



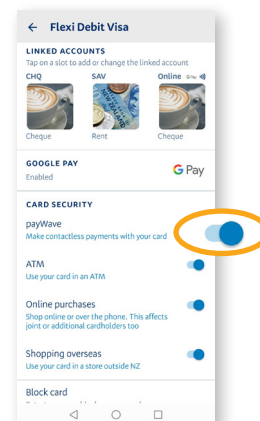
Step 3

By default, payWave will be turned on. You can change this under **Card Security**. Just tap the **sliding button** to the right of 'payWave' and turn it on or off.

You can also turn on and off other features, like the ability to:

- use your card at ATMs
- shop online or over the phone
- use your card in a store outside New Zealand.

Your changes will take effect straight away and you can change them any time.



Upgrading your card to make contactless and mobile payments

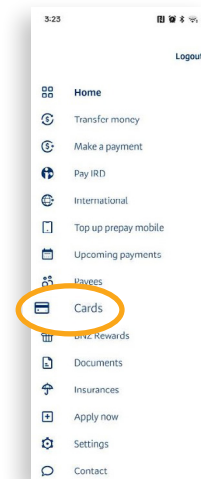


You can upgrade your Eftpos card to a BNZ Flexi Debit Visa^.



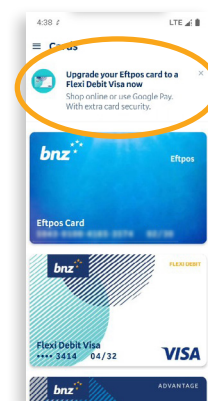
Step 1

Log in and tap on the **Menu** icon.
Then select **Cards**.



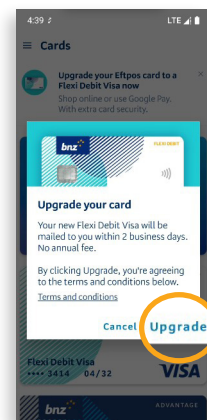
Step 2

Tap **Upgrade your Eftpos card to a Flexi Debit Visa now**.



Step 3

Read the BNZ standard terms and conditions, then tap **Upgrade**.

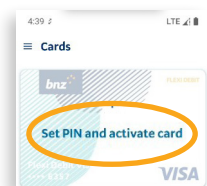


Great news

You'll now see your Flexi Debit Visa digital card in your BNZ app.

Tap on **Set PIN and activate card**, then follow the prompt. For more information on how to set your PIN, refer to [Set or change the PIN on your Flexi Debit Visa or credit card in the BNZ app](#).

You can now add your card You can now add your card to Google Pay and begin using it straight away. A new physical card will be sent out to you in the next two business days.



Internet Banking terms and conditions apply. Mobile coverage and data required to access the BNZ app. Maintenance sometimes required.

Android, Google Pay, and the Google Play logo are trademarks of Google Inc.

* Eligible cards means BNZ Advantage Visa Platinum, BNZ Advantage Visa Classic, BNZ Advantage Visa Business, BNZ Lite Visa, BNZ Visa Classic, BNZ Visa Platinum and BNZ Flexi Debit Visa.

The relevant BNZ terms, conditions and fees apply when you use your card in Apple Pay. See BNZ credit card terms and conditions which apply to BNZ Advantage Visa Platinum, BNZ Advantage Visa Classic, BNZ Advantage Visa Business, BNZ Lite Visa, BNZ Visa Classic and BNZ Visa Platinum cards and ^ BNZ Standard Terms and Conditions which apply to Flexi Debit Visa cards. For information relating to fees, see our Personal Account, Service and Facilities Fees guide on bnz.co.nz for personal cards and our Business and Agribusiness Account and Service fees guide for BNZ Advantage Visa Business. The links are below.

[Standard terms and conditions - BNZ](#)

[BNZ credit card - Terms and Conditions](#)

[Personal account, service, and facility fees](#)

[Business and Agribusiness Account and service fees](#)

** To use Google Pay, you will need a compatible device and the BNZ app. Refer to the support page on BNZ - [Devices compatible with the Android app](#)