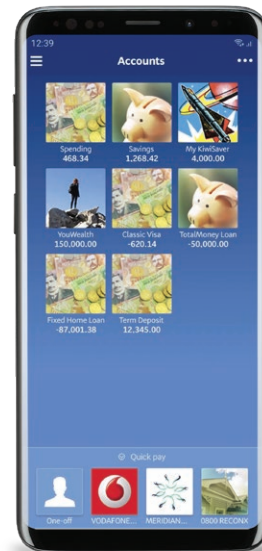


# How to manage contactless payments and set up Google Pay™ with your Android

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.

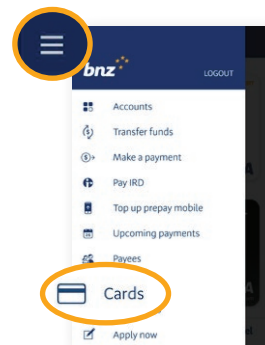
To get started, you need to have the BNZ app set up on your smartphone and be registered for Internet Banking. If you're not, don't worry, it's easy to get set up, and we have a supporting guide if you need it. Register at [www.bnz.co.nz](http://www.bnz.co.nz)



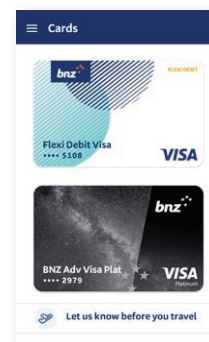
## How to add your card to Google Pay

**Step 1.** Log in to the BNZ app and tap the **Menu** icon in the top-left corner.

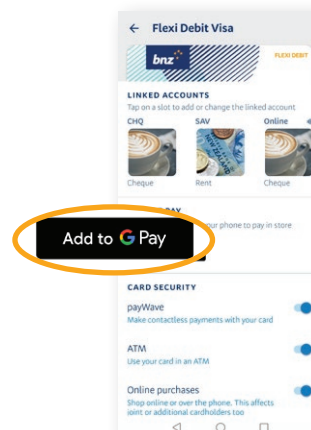
Then tap **Cards**.



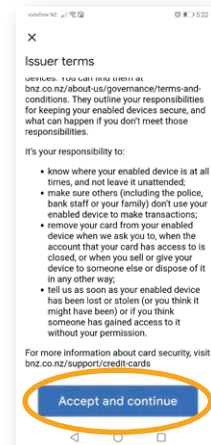
**Step 2.** Select the card you want to use.



**Step 3.** Tap **Add to G Pay** to add your card.

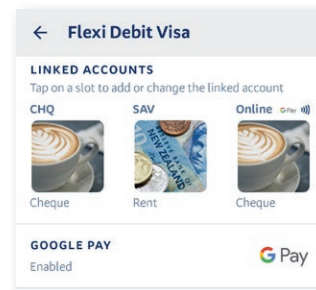


**Step 4.** Once you've read the terms and conditions, tap **Accept and continue**.



## Nice work.

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

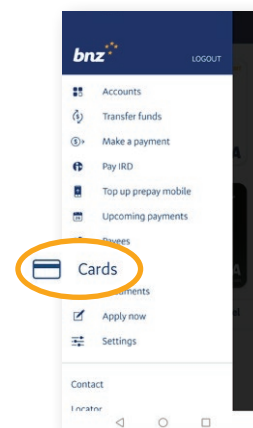


## What you need to know about Google Pay

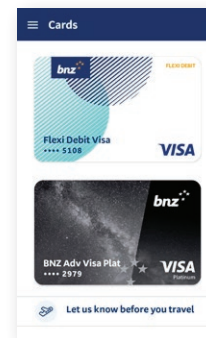
You can use Google Pay anywhere that accepts contactless payments. Make sure your phone is on and hold it near the terminal to make a payment. If a payment is over the set limit, you may be asked to enter your card's PIN. Your card details will never be stored on your phone or shared with merchants.

## 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.

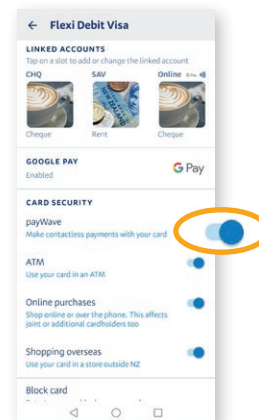


**Step 3.** By default, payWave will be turned on. You can change this under **Card Security**. Just tap the **sliding button** to the right of 'payWave' and turn it on or off.

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 NZ.

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

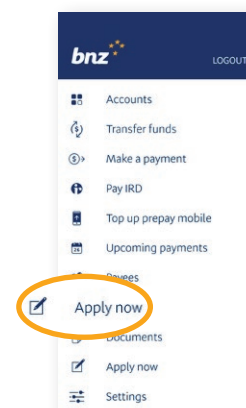


## Upgrading your card to make contactless and mobile payments

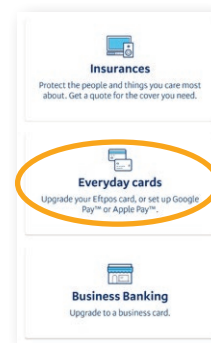
You can upgrade your Eftpos card to a BNZ Flexi Debit Visa<sup>®</sup> at no cost through your BNZ app.



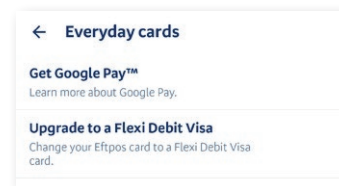
**Step 1.** Log in and tap on the **Menu** icon. Then select **Apply now**.



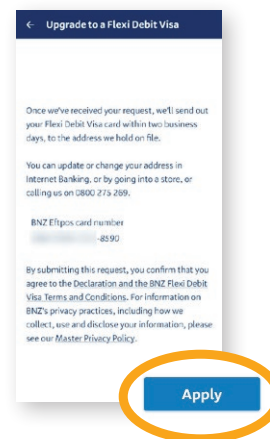
**Step 2.** Scroll down and tap **Everyday cards.**



**Step 3.** Tap **Upgrade to a Flexi Debit Visa.**



**Step 4.** Tap **Choose** to select the Eftpos card number you want to upgrade and tap **Apply.**



## Great news.

You'll now see your Flexi Debit Visa digital card in your BNZ app. 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 include 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. BNZ credit card and Flexi Debit Visa card terms and fees apply when you use your card in Google Pay.

\*\*To use Google Pay, you need an NFC-enabled Android™ device (Lollipop 5+) and the BNZ app.

†Flexi Debit Visa terms and fees apply and are subject to change. For more information see BNZ Standard Terms and Conditions and our Personal Account, Service and Facility Fees guide on [bnz.co.nz](http://bnz.co.nz).