



# Android Pay card issuers

Quickstart overview

# Table of Contents

- About
- Set up
- Prepare customer service
- Market Android Pay

# What is Android Pay?

**Android Pay is a mobile app and platform** that helps users make easy, quick, and secure in-store and in-app purchases using credit and debit cards.



Cardholders add your card to Android Pay



They use it to make purchases



In apps and on websites



And in physical stores

# Benefits

Google works with card issuers - financial institutions that issue credit and debit cards to their cardholders - to make the payment process seamless and hassle-free for app users, merchants and their acquiring banks, networks (e.g. Visa, Mastercard, etc.) and you.



**Top of  
wallet**



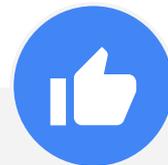
**Share  
messages**



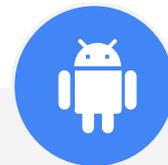
**Showcase  
your brand**



**Provide  
security**



**Totally  
free**



**24/7  
support**

# Card issuer personnel needed for integration



**Marketing**

**Developers**

**Customer support**

# Set up Android Pay

# Get your cards active

Enable digital payments and get more details and specific integration instructions and support from your network.

- Step 1**    **Set up identity and verification (ID&V)**
- Step 2**    **Tokenize your cards**
- Step 3**    **Submit card art and metadata**
- Step 4**    **Create Terms of Service**
- Step 5**    **Test to ensure cardholder satisfaction**



# Green Path: Approved



No additional verification required.

Cardholder is ready to use your card in Android Pay!



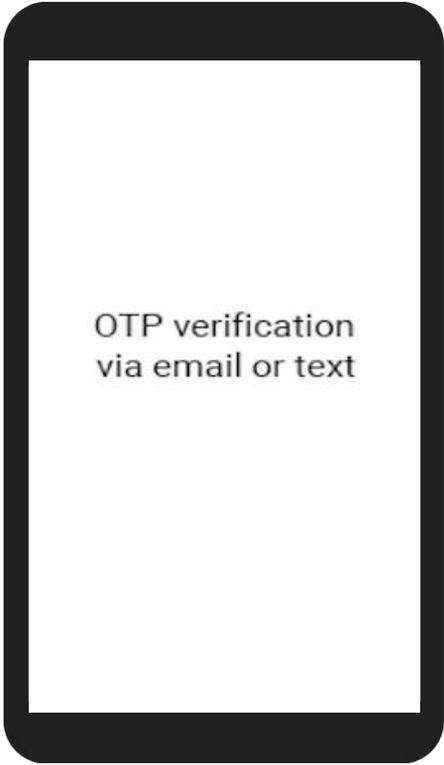
# Yellow Path: Verification Needed



**Card issuing banks must support these verification methods\* for cardholders assigned to the yellow path.**

1. One time password (OTPs) sent to cardholders via text
2. One time password (OTPs) sent to cardholders via email
3. Mobile banking app signin
4. Calls from card issuers to cardholders

\*In order of preference

A black-outlined smartphone mockup with rounded corners. The screen is white and displays the text "OTP verification via email or text" in a black, sans-serif font, centered on the screen.

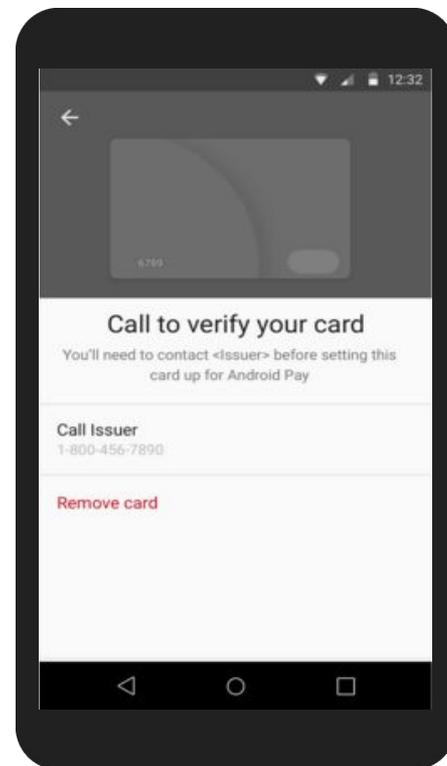
OTP verification  
via email or text

# Red Path: Activation declined



The network or our internal verification tool, the [Android Pay Risk Engine](#), has rejected the cardholder's attempt to add a card.

Cardholder must call the card issuer to complete verification.



## Step 2

# Tokenize your cards



**Your cardholders are afforded enhanced security when they use Android Pay. Cards are given “virtual account numbers”, also called tokens, that securely links the card to an Android Pay account.**

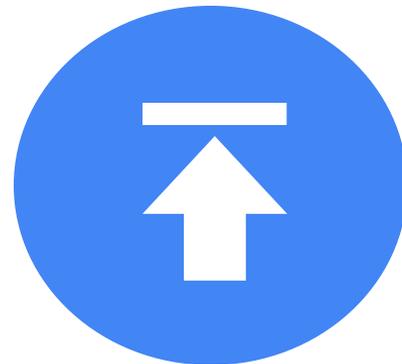
Contact your network to initiate the tokenization process and for more details and specific integration instructions and support.

## Step 3

# Add card art and metadata

**Card issuers submit card information through your network's established process to enhance cardholder experience and elevate your brand:**

- Issuer name
- Link to Terms of Service document
- Link to Privacy Policy document
- Information about the issuer mobile app for Android (package, action, extra text)
- Issuer contact phone number



Contact your network for more details and specific integration instructions and support.

## Step 4

# Create Terms of Service

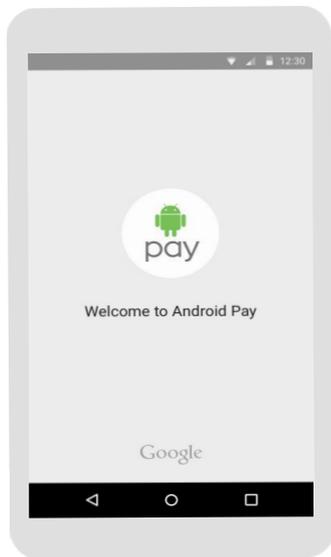


**Follow Android Pay's guidelines to create and submit Terms of Service (ToS) so your cardholders clearly understand their rights and responsibilities.**

## Step 5

# Test your integration

Once you've completed the initial steps, ensure that your cardholders can add and manage their cards in Android Pay. You'll work with your network to complete these tests, typically including these checkpoints.



Complete tests using the Android Pay app on multiple Android devices, each running Android 4.4 (KitKat) and higher, with NFC and HCE (e.g. Nexus, Samsung, LG, HTC, and Motorola phones).



**Card tokenization and details**



**BIN configuration**



**Credit and debit card actions**



**Payment notifications**



**Second party issuer apps**

# Prepare customer service

## Step 4

# Create customer push messages

Card issuers provide messages sent to customers when they add a card in Android Pay, such as:

“Your <card issuer name> card was added to Android Pay”

“Your <card issuer name> card is now set up for Android Pay”

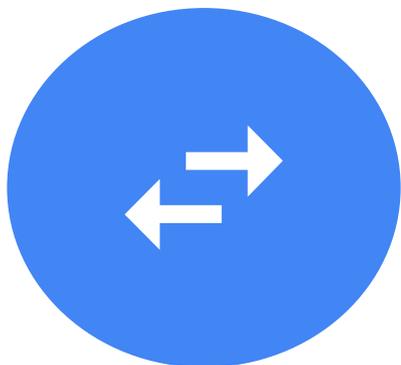
“Your <card issuer name> card can now be used with Android Pay”



Review the Android Pay card issuer’s [help center](#) for info about optional messages, linking to your mobile app, and messaging guidelines.

## Step 5

# Warm transfers between support teams



Google works with card issuers to establish a "warm transfer process" to enhance your cardholders' experience.

- 24/7 card issuer-to-Google warm transfers to help cardholders with issues
- Google-to-card issuer warm transfers to assist with transaction inquiries, etc.
- Executive escalations for expedited service from Android Pay experts

See the [Android Pay help center](#) to learn more about which topics each customer service team handles, how to handle cardholder inquiries that cannot be warm transferred, and how each will team handles executive escalations.

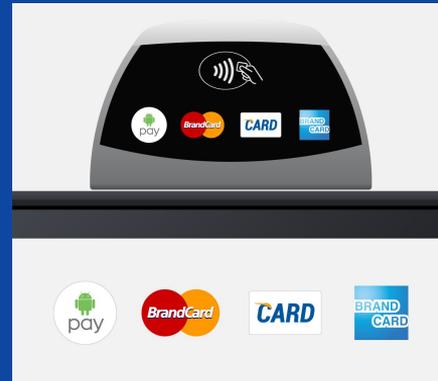
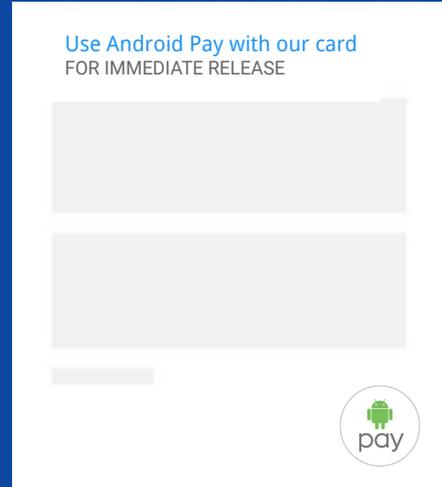
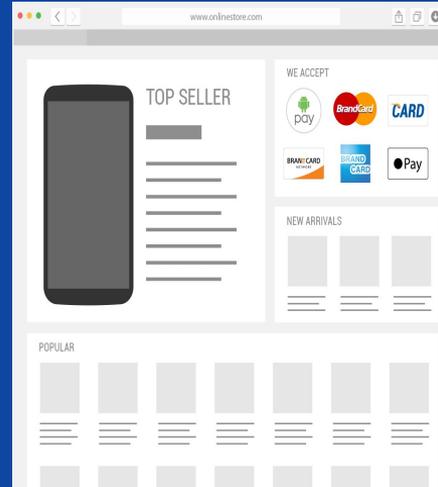
# Market Android Pay to cardholders

# Co-market Android Pay

Once you've launched your Android Pay integration, let your cardholders know they can begin using their card through Android Pay.

- On your website
- Via press releases and online posts
- In emails to cardholders
- In physical retail locations
- At your point-of-sale systems and terminals
- Through any and all channels you use to communicate with your cardholders

Google reviews and approves all co-marketing campaigns.





# Thanks!

Get started now @ [www.google.com/XXXXXX](http://www.google.com/XXXXXX)