

Google Pay

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Chapter 1. Introduction to Google Pay

Google Pay is a mobile payment application that enables users to make secure payments, send and receive money, and store digital passes and cards.



Google Pay developed by Google, allows Android and iOS users to pay in stores, in apps, and on the web using a saved debit or credit card. It also supports peer-to-peer money transfers and integration with bank accounts in supported regions.

The app uses near-field communication (NFC) for in-store payments and tokenization for secure card transactions.

Chapter 2. Downloading the Google Pay App for Android and Apple Devices

Step-by-step instructions for downloading and installing the Google Pay app from the Google Play Store or Apple Store.

Ensure your device meets the following requirements:

- Stable internet connection (Wi-Fi or mobile data)
- Sufficient device storage (minimum 100 MB)
- Android 7.0 (Nougat) or later / iOS 12.0 or later

1. Open **Google Play Store** on Android or **Apple Store** on iOS.
2. Tap the search bar and enter **Google Pay**.
3. Locate the official Google Pay app published by **Google LLC**.
4. Verify the publisher to avoid downloading unofficial versions.
5. Tap **Install** (Android) or **Get** (iOS). The app will begin downloading automatically.
6. Wait for the installation to complete, then tap **Open**.

The Google Pay app is now installed on your device and ready for setup.

Proceed to create an account or sign in with your existing Google account to start using Google Pay.

Chapter 3. Creating an Account in Google Pay (India)

This topic explains how Google Pay accounts are created and linked to a bank account for users in India.

Google Pay (India) operates on the Unified Payments Interface (UPI) system developed by the National Payments Corporation of India (NPCI). To create a Google Pay account, users must register with their mobile number, which is linked to their bank account. This enables them to send and receive money directly using UPI without requiring bank account details.

The account creation process involves verifying the user's mobile number through SMS and linking it to a supported bank that is UPI-enabled. Once verified, the user is prompted to set a UPI PIN for secure transactions.

Users in India can also link multiple bank accounts to the same Google Pay profile and switch between them as needed during transactions.

Prerequisites

- An Android or iOS device with internet access.
- Indian mobile number registered with the bank.
- Active bank account with UPI support.
- SMS permissions enabled on the device.

Steps to Link bank account

1. Enter your phone number.
2. Sign in with your Google Account.
3. Add a bank account or you can also add a debit or credit card.

Security Considerations

Google Pay uses multi-factor authentication(MFA), including device lock and UPI PIN, to protect user accounts. Account information and payment credentials are stored securely and encrypted.

Chapter 4. Add a bank account with a debit card or Aadhaar Card

Steps to Link bank account with Debit Card

1. Tap **Profile picture** and then **Add bank account**.
2. Select your bank from the list. (If you can't find your bank, it doesn't work with Google Pay.)
3. The bank accounts associated with your phone number are automatically retrieved.
4. To verify your account, add your debit card details such as the last 6 digits of card and the expiry date.



5. Create a **UPI PIN**.

Steps to Link bank account with Aadhaar number

1. Tap **Profile picture** and then **Add bank account**
2. Select your bank from the list.
3. The bank accounts associated with your phone number are automatically retrieved.
4. To verify your account, you need to add in your **Aadhaar** details.
5. Create a **UPI PIN**.

Chapter 5. Check Balance

Instructions to view your bank account balance using the Google Pay app on Android or iOS devices.

1. Open the **Google Pay** app on your mobile device.
2. On the home screen, tap the **profile picture** or **bank account** icon at the top right.
3. Select the bank account for which you want to check the balance.
4. Tap **Check balance**.
5. Enter your **UPI PIN** when prompted.

Your current account balance is displayed on the screen.

Ensure you close the app after checking your balance to protect your financial information.

Chapter 6. Send Money Using the Google Pay App

This section provides instructions to send money to contacts or bank accounts using the Google Pay mobile application.

Before you begin, ensure the following:

- You have an active UPI-linked bank account set up in Google Pay.
- Your mobile device has internet access.
- You know your UPI PIN.

1. Open the **Google Pay** app on your Android or iOS device.
2. On the home screen, tap **Pay contact** or **Pay phone number**. You can also select **Bank transfer** to send money using account number and IFSC code.
3. Select or enter the recipient's contact, phone number, or bank account details.
4. Enter the amount you wish to send.
5. Add a note for the transaction.(Optional)
6. Tap **Proceed to pay**.
7. Enter your **UPI PIN** to authorize the payment.

A confirmation screen displays once the transaction is successful. The recipient receives a payment notification instantly.

To view transaction history or payment status, tap **See transaction history** from the bottom navigation menu.

Chapter 7. Customer Care

This article describes how to reach Google Pay customer care support within the app for users in India.

Before contacting customer support, ensure:

- You are signed into the Google Pay app using your Google account.
- Your internet connection is stable.

1. Open the **Google Pay** app on your Android or iOS device.
2. Tap your **profile picture** or **initial** at the top-right corner of the screen.
3. Tap **Help and support** from the menu options.
4. Select a topic that closely matches your issue.
 - a. Common categories include transaction issues, rewards, and account settings.
5. Tap **Contact support** or scroll to the bottom and tap **Still need help?**
6. Choose your preferred contact method: **Chat** or **Request a callback**.
7. Follow the on-screen instructions to complete the support request.
8. A Google Pay support representative will respond based on the selected contact method. Keep your recent transaction details ready for faster assistance.