

# Assignment 4

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## 1 Introduction

**Google Pay** (formerly Pay with Google and Android Pay) is a digital wallet platform and online payment system developed by Google to power in-app and tap-to-pay purchases on mobile devices, enabling users to make payments with Android phones, tablets or watches.[4]

As of January 8, 2018, the old Android Pay and Google Wallet have unified into a single pay system called Google Pay. [4] Android Pay was rebranded and renamed as Google Pay. It also took over the branding of Google Chrome's auto fill feature. [5] Google Pay would have all the features of Android Pay, and would include Google Wallet features such as requesting and sending money as Google Pay Send. [3]

The rebranded service provided a new API that allows merchants to add the payment service to websites, apps, Stripe, Braintree, and Google Assistant. The service allows users to use the payment cards they have on file with Google Play.

### 1.1 Other Online Payment Systems

Apart from Google Pay, there are a lot of big players in mobile payments these days, the most iconic of which are Apple Pay and Samsung Pay. Google Pay competes with both services, but it is quite similar to Apple Pay in its implementation and reliance on NFC technology.

Apple Pay is a mobile payment and digital wallet service by Apple Inc. that lets users make payments using an iPhone, Apple Watch, iPad or Mac. Apple Pay does not require Apple Pay-specific contactless payment terminals, and can work with existing contactless terminals.[2]

Samsung Pay is a mobile payment and digital wallet service by Samsung Electronics that lets users make payments using compatible phones and other Samsung-produced devices.[1]

## References

- [1] Samsung pay. *What you need to know (FAQ).CNET*.
- [2] Turner Adam. Apple Pay gives tap-and-go a much-needed shove. *The Sydney Morning Herald*, September 10, 2014.
- [3] Ron Amadeo. Google rebrands all its payment solutions as "Google Pay". *Ars Technica. Cond Nast*, January 8,2018.
- [4] Brian Nieva, Richard; Bennett. Google merges payment platforms under Google Pay brand. *CNET. CBS Interactive*, January 8,2018.
- [5] Michael Simon. Google is combining Android Pay and Google Wallet under one brand: Google Pay. *PCWorld. International Data Group*, January 8,2018.