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# Google Wallet

an interoperable  
digital wallet for all

# Identity at Google

Google supports a **secure, open, private, standards-based ecosystem** with multiple wallet options

1 **Support 3P wallet development with open, private, & secure foundations.** We joined the Open Wallet Foundation and donated our Android Identity Credential open source libraries to help third party wallets securely store and present credentials on Android.



2 **Create simple, secure, and privacy preserving ways for users to share their identities using the wallet of their choice,** thus helping significantly increase interoperability and reducing the cost of ecosystem participation for both relying parties and identity wallets.



3 **Provide a secure and comprehensive wallet option** through Google Wallet, a well-designed and comprehensive option for users - spanning passes, transit, keys, payments and identity.



# Digital Wallets are Growing Exponentially



5B<sup>+</sup>

Over 5 billion people are expected to use digital wallets by 2026<sup>1</sup>  
(up from 3.4 billion in 2022)

16T

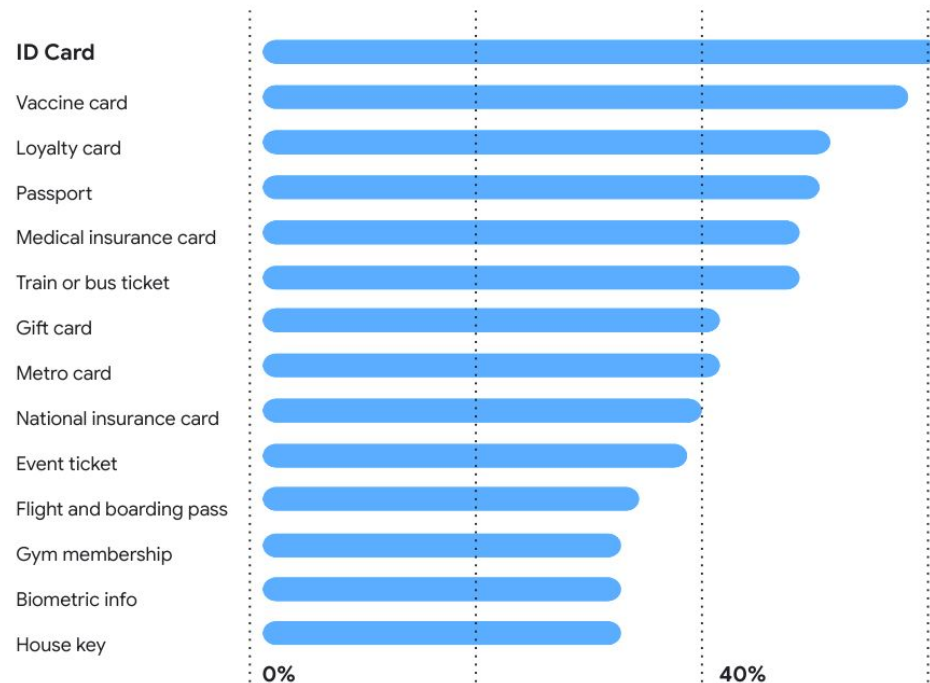
16 trillion total digit wallet transaction value in 2028<sup>2</sup>  
(up from 9T in 2023)

# Users list ID Cards as the **#1 wallet item** they would like digitized.



## What items do you wish could be digitized?

Surveys across US, UK, JP, RU, BR, FR



# Google Wallet

A digital wallet built for Android that provides fast, secure access to everyday essentials.



# A comprehensive digital wallet

Making it secure and convenient for you to have all your essentials on you at all times.



# ID verification today poses challenges for both users and partners

## Users



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### High Friction

Identity verification for goods and services purchased involves multiple steps



### Privacy Concerns

Risk of stolen personal information across apps & services

## Partners



### Fraud and regulatory risk

Regulatory risk associated with non-compliance and associated costs



### Setup and maintenance costs

Manual verification can be costly to implement and maintain



### Customer and user drop-off

Customer drop-off due to high friction in user flow verification process

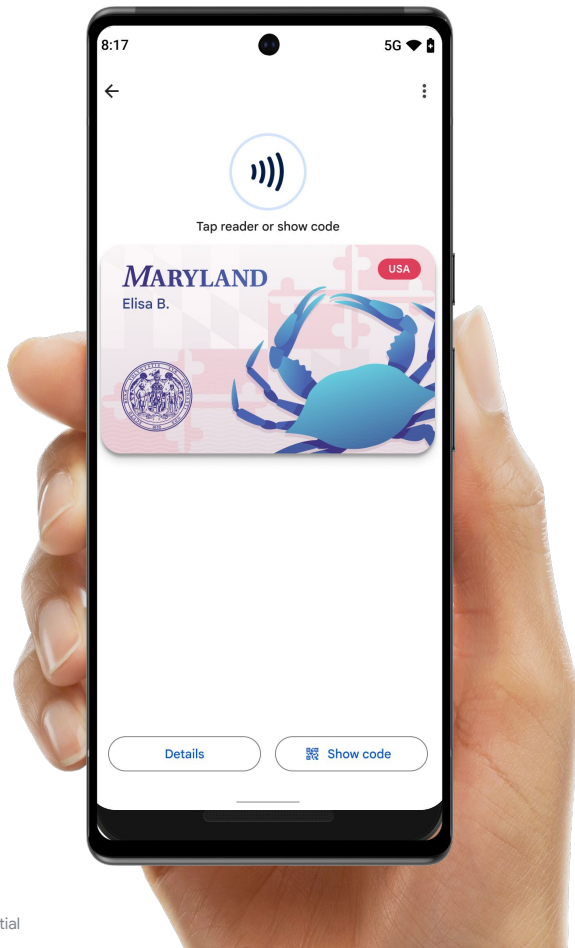


### User PII Management

Collection of storage of unnecessary PII when processing ID data

# Digital IDs in Google Wallet: Private, secure, convenient.

Built from the ground up with user's **privacy and control** in mind.



## Secure, authenticated data

Users submit information to the issuer to prove their identity, and the ID is only added when the issuer approves

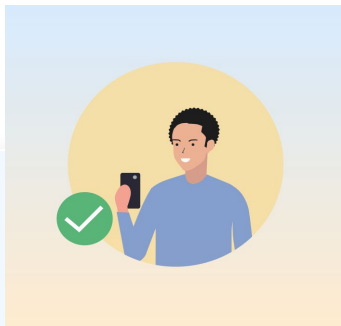
## Interoperable

IDs in Google Wallet are built on open ISO standards

For more details, check out our latest [blog post](#).



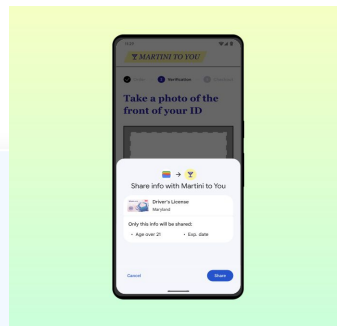
# Accepting IDs from Google Wallet - a seamless, secure, no-cost way to verify identity



## In-Person

Users **NFC tap or scan a QR code** from their phone to pair with a reader to share data (ISO 18013-5 standard).

Partners can easily **verify the transmitted data for authenticity** by checking the cryptographic signature.



## In-App

**Integrate with our in-app API** to request age and identity. Future versions will include web support as well.

Same secure data format and validation as in-person acceptance.

# Accepting IDs In-Person



# Merci!



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