

### **Apple Pay vs. Google Pay**

Both services collect and maintain similar data: personal information, account balances, account transactions and purchase history, transaction history and payment history.

One red flag I noticed in Apple Pay's Privacy notice is that "When you are no longer our customer, we continue to share your information as described in this notice."

I did not notice any red flags in Google Pay's Privacy Notice, but one difference I did notice was that Apple Pay does not share information about your creditworthiness with its affiliates but Google Pay does (unless you specifically opt out).

[Apple Payments Privacy Notice](#): Quoted from the notice: "For Apple Payments Inc.'s affiliates' everyday business purposes: information about your creditworthiness - Does Apple Payments Inc. Share? No"

[Google Payments Privacy Notice](#): Quoted from the notice: "We provide you with the right to opt out of certain sharing between GPC and its affiliates. Specifically, you may choose to opt out of:

- Sharing between GPC and its affiliates of information about your creditworthiness for their everyday business purposes; and/or,
- Our affiliates marketing their products or services to you based on your personal information that we collect and share with them. This information includes your account history with us."