

Apple Pay VS Google Pay

[Apple Pay Privacy Noticing](#): “Apple Pay data that has been disassociated from you may be retained for a limited period of time to generally improve Apple Pay and other Apple products and services.” – It doesn’t mention for how long the individual Apple Pay data will be retained to improve Apple Pay and other Apple products and services. Even though I use Apple Pay all the time, I personally would not want them to use my data once I stop using it since it’s my privacy.

[Google Pay Privacy Noticing](#): As Ed mentioned above, it is extra steps for the user to “indicate your preference by logging in to your account, going to the Google Payments privacy settings page and updating your preferences” if the user doesn’t want to share their “personal information about their creditworthiness between GPC and its affiliates.” – they share our data with their affiliates for marketing purposes. Even though this is such a prevailed information these days, it can lead to more serious privacy invasion. (I bet they make a lot of profit out of the “big data” that they have.)

Summary: Even though Apple retains anonymous transaction information, including purchase amount, approximate date and time, Apple uses this data to improve Apple Pay and its products/services. The company does not share it with other companies. As I mentioned above, Google shares our data with other affiliates unless the user actively take multiple steps to opt out of it.