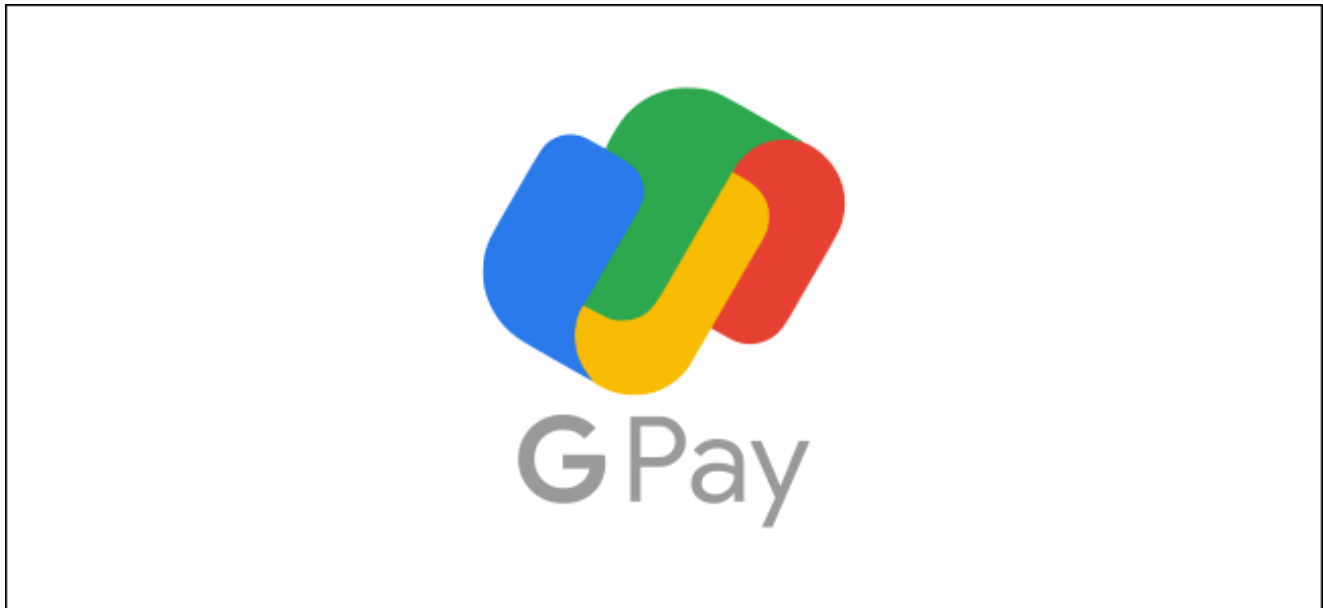


# What Is Google Pay, and What Can You Do With It?

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**HTG** [howtogeek.com/702118/what-is-google-pay-and-what-can-you-do-with-it](https://howtogeek.com/702118/what-is-google-pay-and-what-can-you-do-with-it)

Joe Fedewa



Google

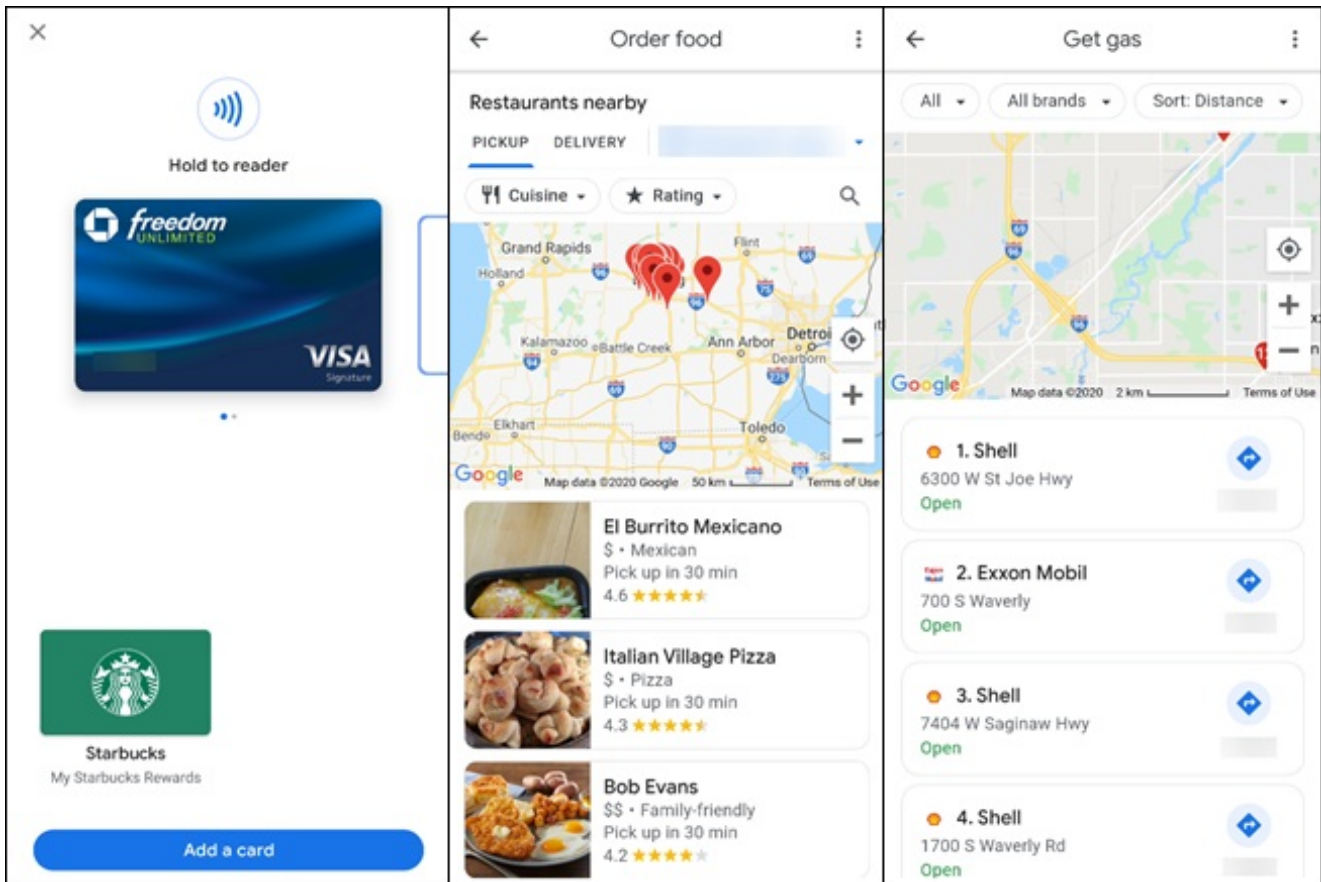
Everyone has a smartphone in their pocket these days, so it makes sense to use it to pay for things. That's where mobile payment platforms like Google Pay come in. Google Pay is much more than that though. We'll explain.

Google relaunched Google Pay in late 2020, and with it came a bunch of new features. Not only can the app be used to make payments on the go, but it can now be your personal banking solution. Google Pay can be as powerful or as simple as you like depending on what you want to use. Let's dive in.

**Note:** Google Pay is available for Android phones, tablets, and iPhones. However, tap-to-pay for mobile payments is only available for Android devices.

## Mobile Payments

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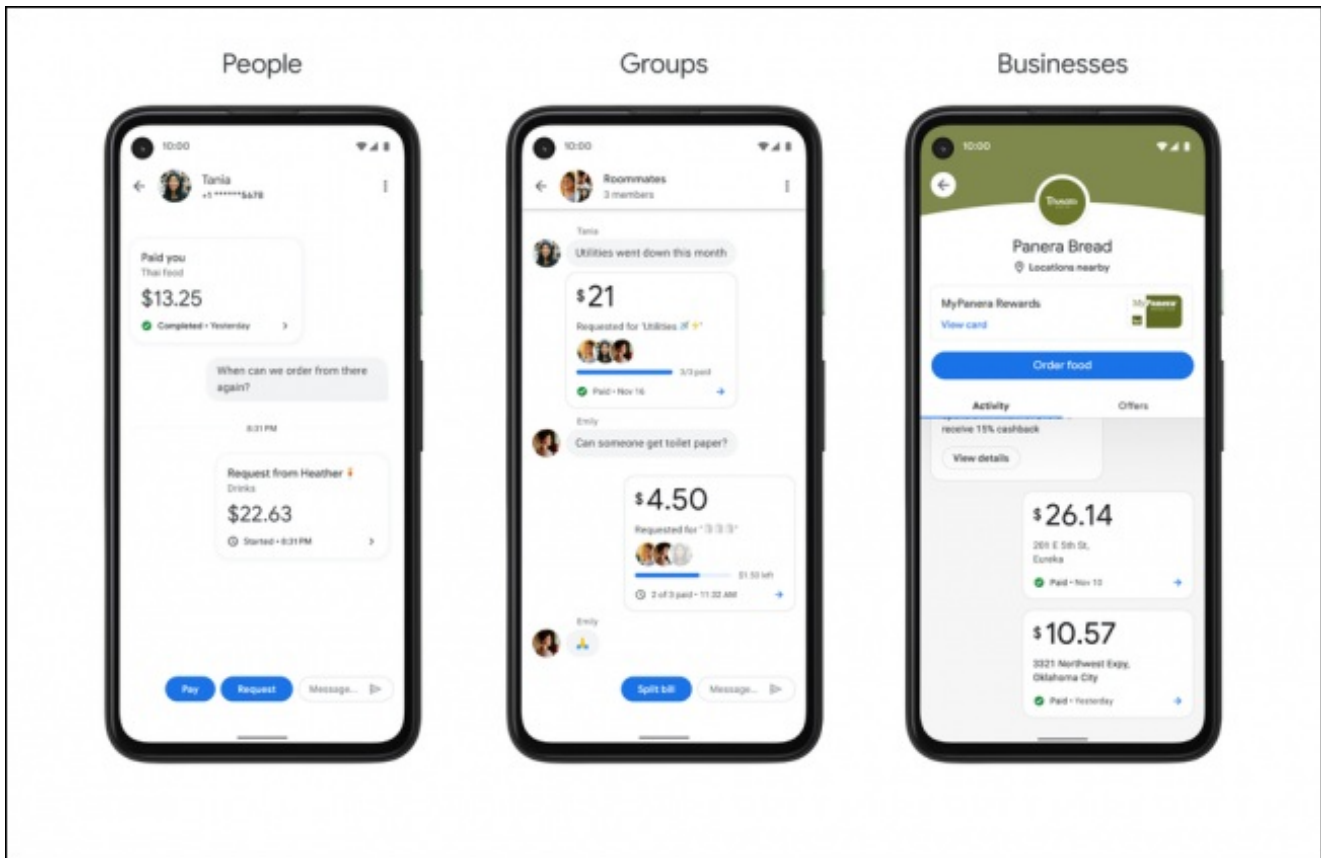


Before its relaunch, Google Pay was primarily used for mobile payments. This is still a large part of what the service is about. By adding your credit, debit, or loyalty cards to the app, you can tap your phone to contactless readers to make payments. There's no need to pull a card out of your wallet or purse.

Once you've added payment methods to Google Pay, they can be used in other areas as well. The app has a section for ordering food that works with over 100,000 restaurants. There's also a section for making payments at gas stations without needing to touch the pump. All of this can be found on the main "Pay" tab in the app.

## Peer-to-Peer Payments

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## Google

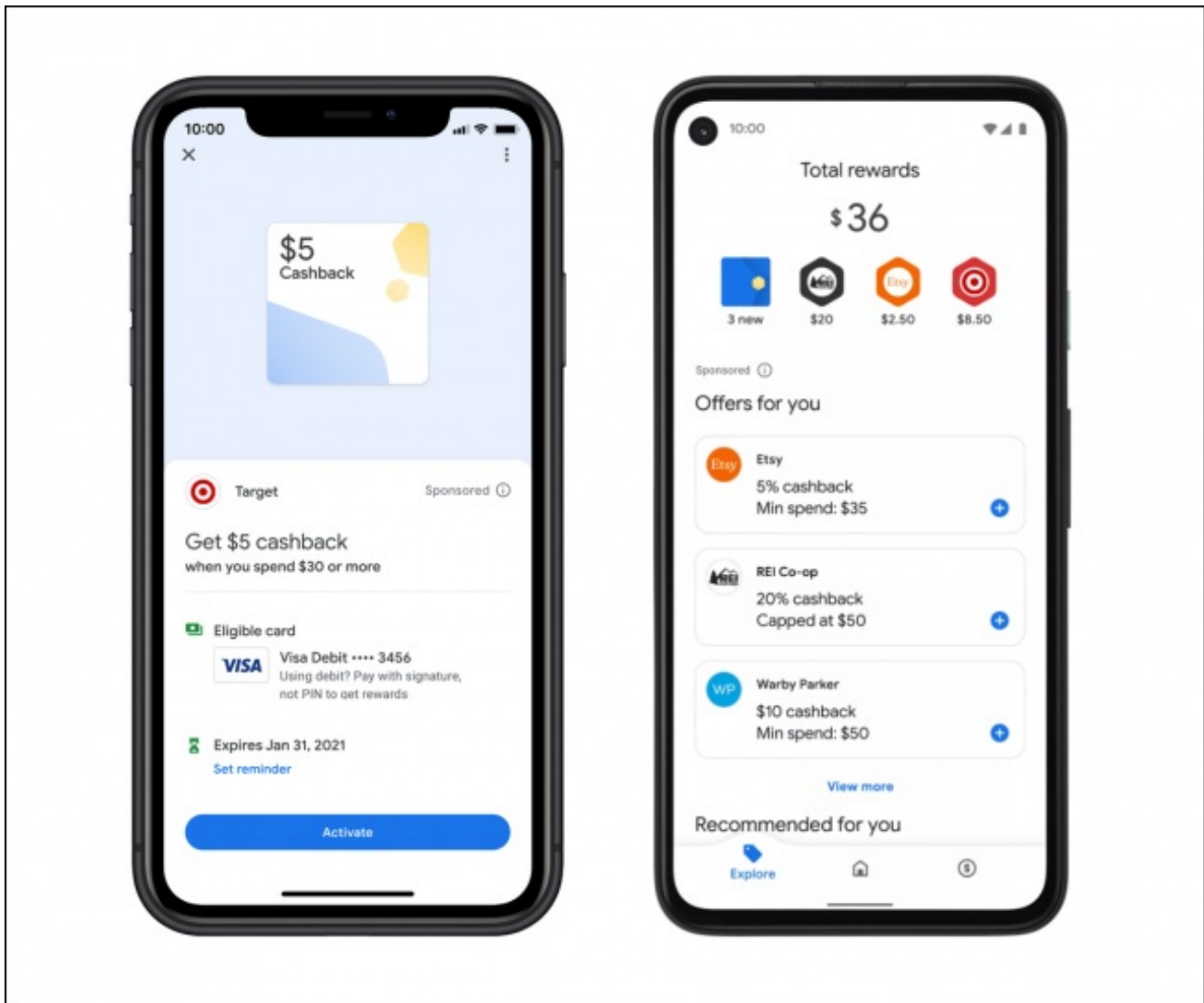
The next big thing that Google Pay can do is peer-to-peer money transfers. If you've heard of Venmo, this is a very similar feature. You can send money to, and receive it from, other people who use Google Pay.

Google Pay allows for creating groups as well. So if you're going in on a gift with other people, you can all be in a group, and keep track of who has or hasn't paid. This is also a great feature for roommates (and other folks who often share bills) to use.

Each of the one-on-one or group payments exists in a chatroom-like UI. So you can talk with the other people about what you're paying for, who still needs to pay, etc. Everything can be handled inside of the app.

## **Deals & Discounts**

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## Google

Google Pay has an “Explore” tab for finding deals and discounts. Many of these “deals” are cashback offers, which go back into your Google Pay account. You can transfer the money out of Google Pay if you’d like to use it elsewhere.

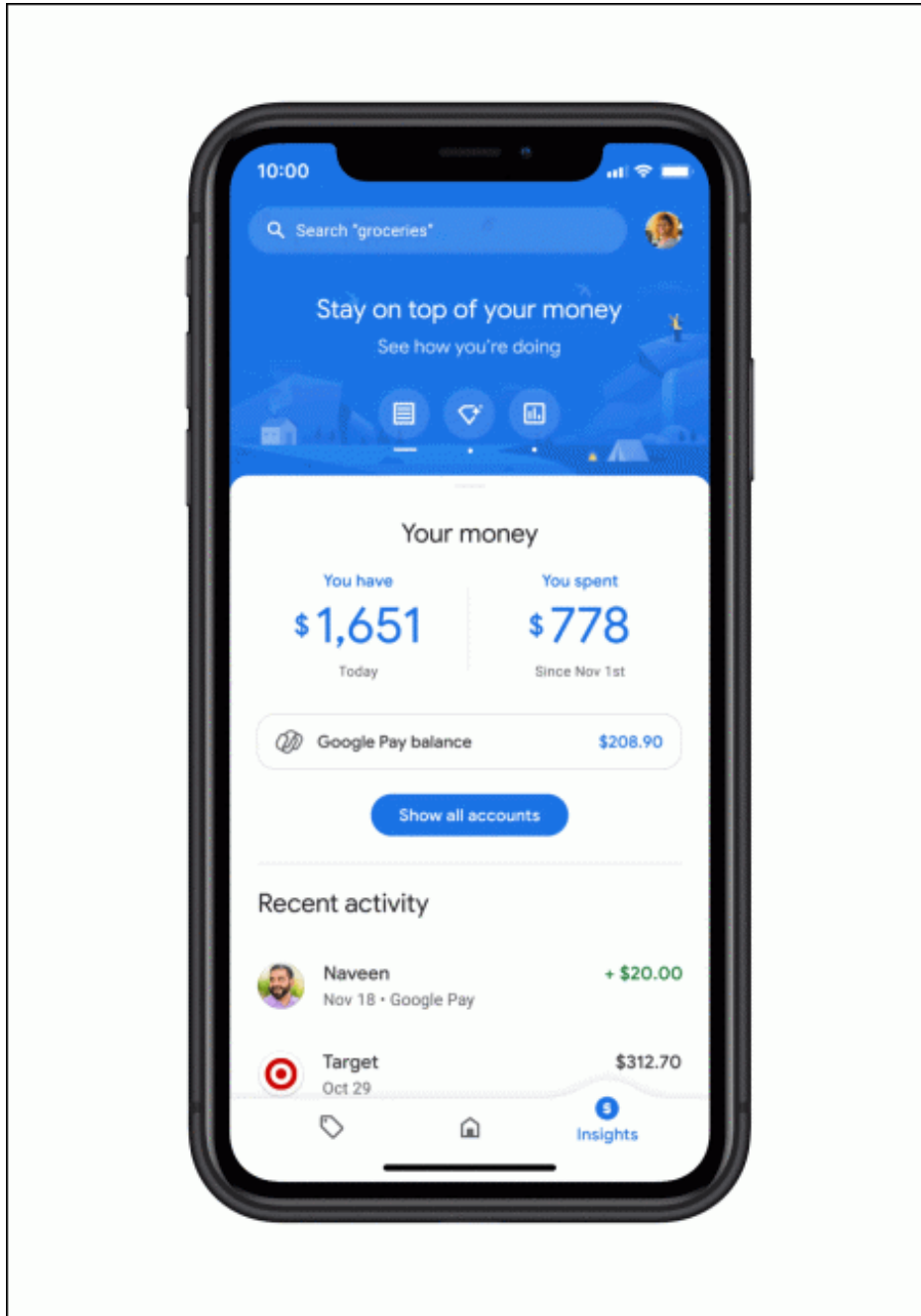
Where these deals get interesting is in the ability to opt-in to Google’s algorithm to analyze your transactions and personalize the offers. Google allows you to try the feature for three months and then decide whether you want to keep using it.

When you find a deal you like, you can “Activate” it and associate it with one of your cards. It will be automatically applied to your account when you use that card to make a purchase from the business.

Another part of the “Explore” tab is a QR code scanner at the top of the page. When you’re shopping in a store, you can scan an item and Google Shopping will show you the prices of the item at other stores.

## Personal Finance

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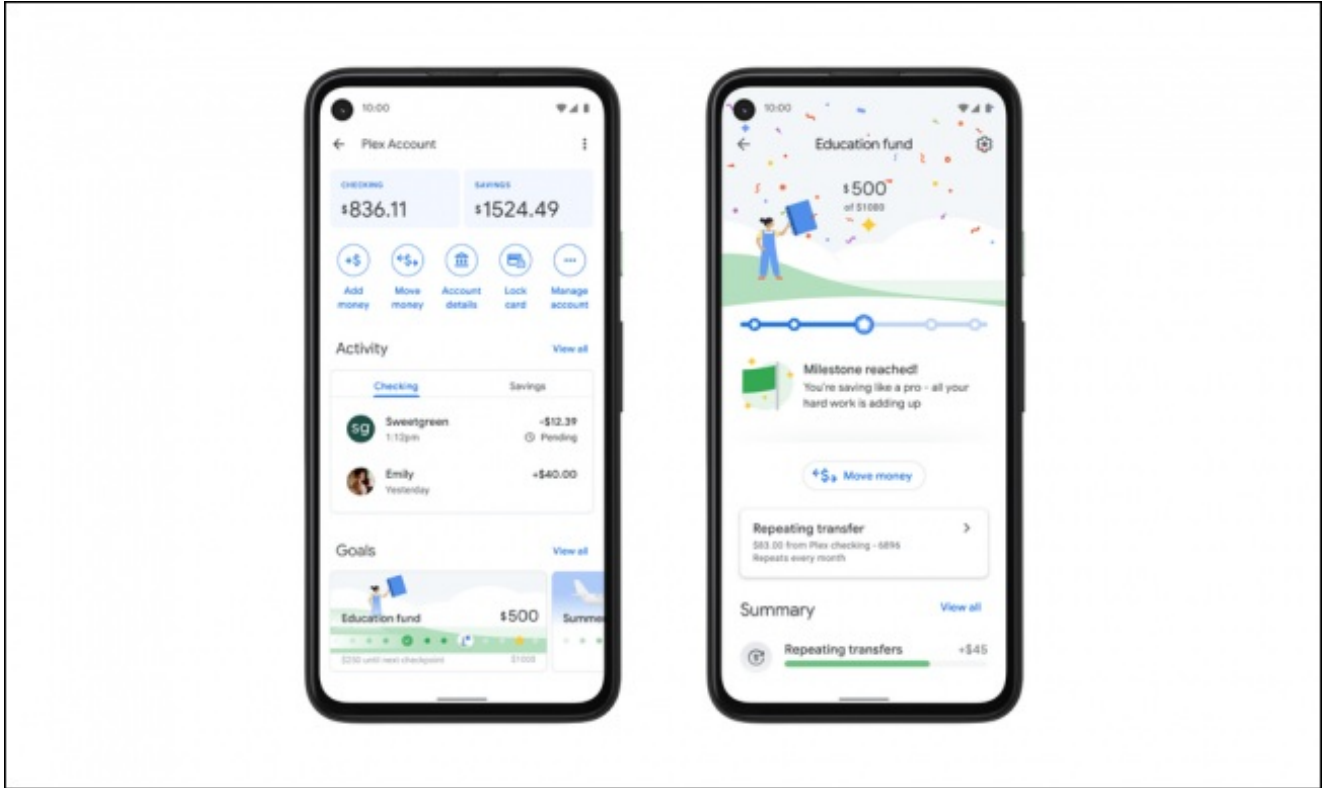


The last tab in Google Pay is called “Insights.” This is where you can add a bank or credit card account and let Google provide financial information.

The idea of the Insights tab is a similar concept to that of Mint and Simplifi. Once you have connected your accounts, Google Pay will start showing reports about spending habits, upcoming bills, and much more.

If you’re already comfortable giving Google access to your personal accounts, you may be pleased to learn that it can also scan Gmail and Google Photos for receipts. This information will then be fed to Google Pay and added to your financial reports. Since this is

a Google product, it also has powerful search capabilities.

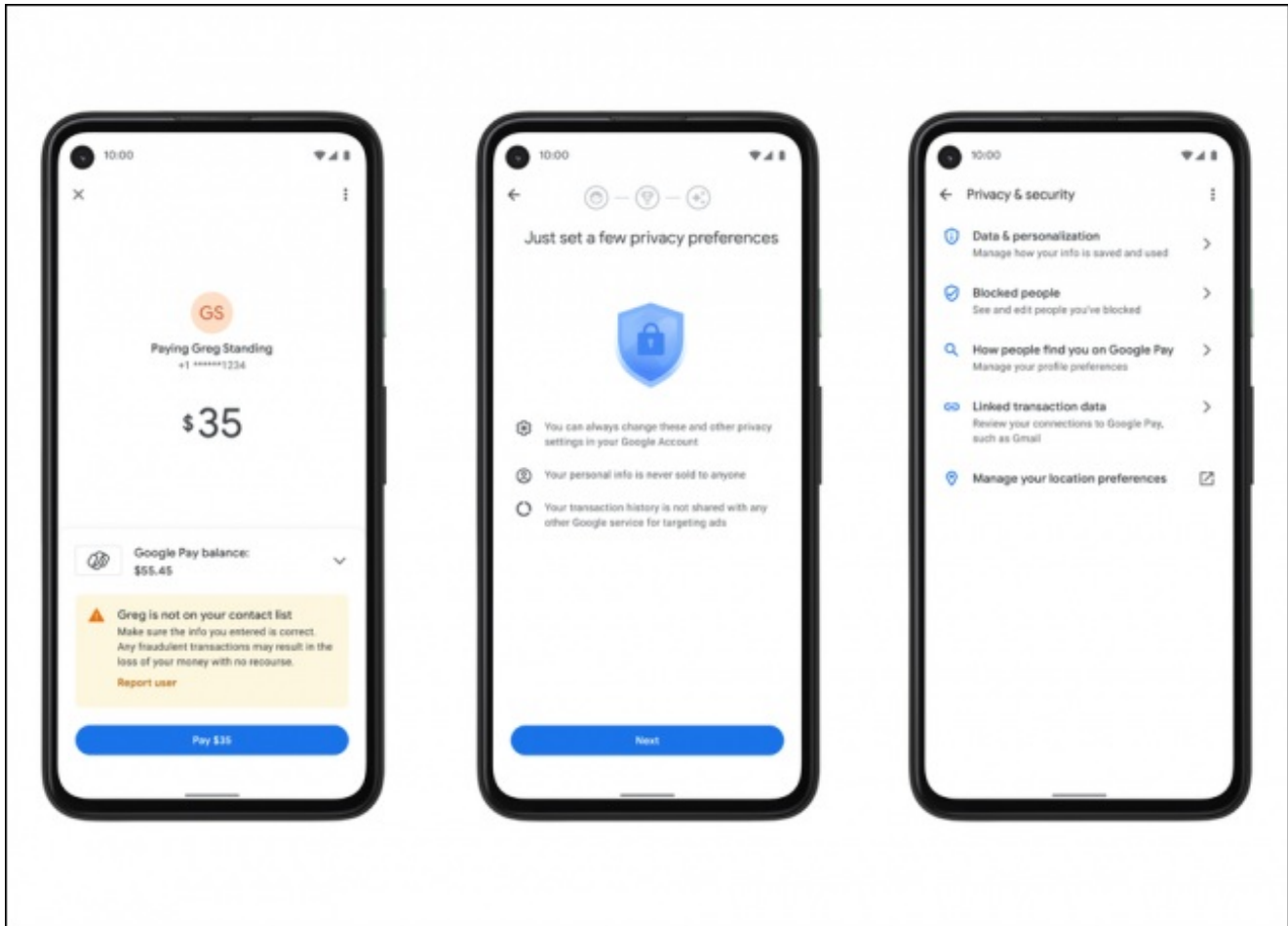


Google

Starting in 2021, Google will introduce “Google Plex,” which will allow you to create a bank account directly in the Google Pay app. It will support 11 banks and credit unions at launch. There will be no monthly fees, overdraft charges, or minimum balance requirements.

## What About Privacy?

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### Google

Privacy is always a big concern when it comes to Google products, and the company is well aware of this fact. Google has implemented a number of things to hopefully ease any of those concerns.

Perhaps most importantly, many of the features we've already mentioned are explicitly opt-in. That means they will only be enabled if you decide to turn them on during the initial set-up. You won't be signing up for anything you're not aware of by simply installing the app.

Also, if you don't want to turn on any of these extra features, Google Pay can be used solely for tap-to-pay (Android only) or peer-to-peer payments.

Moreover, Google says they don't sell or share any of the data it gathers about you in Google Pay to third parties. It also doesn't use the data for targeted ads in other Google services. And as previously stated, you have the choice to opt-in to personalized offers.

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All in all, Google Pay is a feature-packed service, but it can be as complex or as simple as you want it to be. If you enable all of the features, it can replace apps such as Venmo, PayPal, Mint, Simplifi, and others. Or, it can be a simple mobile payment and peer-to-peer

payment app. The choice is yours.