

Review: Android Pay works well, when you can use it

October 8 2015, by Troy Wolverton, San Jose Mercury News

When it comes to using a smartphone to make purchases in retail stores, Apple Pay has been getting most of the attention.

But Android users now have a comparable alternative. Launched earlier this month, Android Pay not only sounds like Apple's payment feature, it works a lot like it.

I like Android Pay, but it suffers from the problem that plagues Apple Pay: relatively few retailers accept it.

Android Pay and Apple Pay are both so-called tap-and-pay or contactless systems. Instead of pulling out a <u>credit card</u> from your wallet and swiping it when making a purchase, you can charge your item to the same account by tapping your phone on a compatible terminal.

These types of mobile payment systems - there are others in the works, including Samsung Pay for that company's devices - rely on a special antenna inside the phones designed for near-field communications, or NFC. That NFC antenna, which is present in many of the latest smartphones, will automatically detect a compatible terminal and transfer payment data when authorized to do so.

Mobile payments such as those offered by Apple Pay and Android Pay are more secure than using your actual credit or debit card, because they don't transmit your card number. Instead, they transmit unique numbers that are tied to your particular device and payment account as well as a



one-time-use code to verify transactions.

They also can be more convenient. Rather than carrying a wallet full of cards, mobile payments systems offer the promise of storing all those cards virtually inside your phone.

And they can be faster than paying cash or using a physical card. Both Apple Pay and Android Pay will soon support store loyalty cards and rewards programs. Potentially you'll be able to both pay and use your loyalty card in one motion, rather than having to swipe your credit and rewards cards separately.

This is actually Google's second attempt at a mobile payment system. It previously offered Google Wallet, which, in addition to allowing users to buy things with their phones, allowed them to transfer money to friends. Google Wallet still allows users to make those transfers, but Google has separated out its mobile payment feature and called it Android Pay.

The new service is more than just a name change for an old feature. With Google Wallet, the company tried to go things alone, creating its own system for mobile payments. By contrast, with Android Pay, Google is now working with the payment industry. What that means is that it should eventually be compatible with a much wider range of payment cards, phones and carriers.

The service is still a bit of a work-in-progress, though. You can use Android Pay in the exact same places that accept Apple Pay, because any merchant who accepts mobile payments will take any of the major kinds. But the only cards you can use on the service are those whose issuers have already struck deals with Google.

So at least right now, some of the cards in your wallet may not be compatible with Android Pay, even if they might work with Apple's rival



service.

When Apple launched its service last year, it had a cool feature: you could make a payment and authorize it in one step, without even having to turn on your phone first. You could just place your finger on the fingerprint scanning home button as you tapped your phone to a terminal.

Google promises that most Android phones will eventually be able to do the same thing. But right now, most of the phones that are compatible with Android Pay lack a fingerprint sensor, so the process is a little clumsier. Before making a payment, you have to turn on and unlock your device. You also have to first secure your phone with a passcode, PIN or a pattern you draw on the screen.

Despite the additional steps, I generally found Android Pay to be easy to use. With one exception, I simply held my phone to a terminal until it was recognized and the payment went through. Google then sent an alert to my phone right after that, confirming the payment.

I did run into a problem while at a Subway restaurant. I had to tap my phone repeatedly and the clerk had to reset the transaction before the wireless payment was accepted. It was unclear why, but in that case, it would have been much faster to simply pay with the credit card in my wallet.

But the bigger problem with Android Pay is one it shares with Apple's rival service. Even though mobile payments have been around for years now and Apple Pay launched a year ago, few places accept them.

In an informal survey, I visited 47 different retailers and restaurants. Of those, just eight accepted wireless payments. Nationwide, the situation is worse - fewer than 1 in 10 retail locations take mobile payments



according to data from Apple and the Electronic Transactions Association.

That's more than I found in a similar survey last year, and more are likely on the way. But the situation still isn't good enough that you can replace your actual wallet with a mobile one.

What: Android Pay mobile payment service

Likes: Quick and easy, more secure than using a credit card, allows users to transmit loyalty card information at the same time they're making a payment, works on a wide range of Android devices.

Dislikes: Few retailers accept mobile payments; cards from some major issuers won't work on the service; phones that lack fingerprint readers have to be unlocked to make payments.

Specs: Requires a smartphone with NFC and running Android KitKat 4.4 or higher.

Price: App is a free download and service is free to use.

Web: android.com

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