

# Google payment service Android Pay expands to UK

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In this May 28, 2015, file photo, a Google employee gives a demonstration of Android Pay on a phone at Google I/O 2015 in San Francisco. Google's mobile payment service, Android Pay, is coming to the U.K. on Wednesday, May 18, 2016, marking its first expansion outside the U.S. (AP Photo/Jeff Chiu, File)

Google's mobile payment service, Android Pay, arrived in the U.K. on Wednesday, marking its first expansion outside the U.S.

It joins Apple Pay, which launched there nearly a year ago.

Google also unveiled new tools aimed at getting retailers to embrace Android Pay. Consumers in the U.S. and U.K. will be able to add stores' loyalty programs to Android Pay to earn rewards. In addition, consumers will be able to use Android Pay when shopping on mobile Web browsers. Previously, Android Pay for e-commerce required installing a separate app for each merchant.

Separately on Wednesday, a competing payments service from Samsung added loyalty programs. Apple Pay already allows it.

With all three services, users merely tap a phone next to a store's payment reader to charge a credit or debit card. But Apple and Android Pay work only with stores that have newer wireless readers called NFC. Samsung Pay has backup technology for non-NFC readers, but it's not universal.

Another challenge has been persuading consumers that it's easier than pulling out a plastic card for payment.

Apple Pay is also in China, Canada, Australia and Singapore, with Hong Kong and Spain to come. Google says Android Pay will expand to Singapore and Australia this year. Samsung Pay is in South Korea and China, with others to come.

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