

'OK, Google, send cash to my friend': Google Assistant lets you use voice to pay back IOUs

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The Google Assistant can now help you pay back the money you owe a friend. Google announced that starting today you'll be able to send or request money from the contacts on your Android device or iPhone, via

a voice command along the lines of "Hey Google, send Janie \$15 for lunch today."

Similar peer-to-peer functionality will be coming to Google Home or other smart speakers with the Google Assistant in the coming months, Google says.

Google is actually playing catchup to Apple, which has been letting you make such payments through Siri since late last year. But Google is ahead of Amazon, which is expected to similarly let Alexa handle such friend-to-friend cash transactions.

Of course, the P2P payments space is already crowded through the likes of Square, Venmo, Zelle and PayPal.

Google's new feature is tied to Google Pay, a brand created recently out of what had been Android Pay and Google Wallet. Google has a long and somewhat confusing history in the payment space.

You'll be prompted to sign up for Google Pay and link a debit card (if you haven't already), the first time you try to send or request money through the Assistant.

You can't do everything by voice however; you'll have to authenticate any transactions through your Google account password or fingerprint.

According to Google, funds will be transferred almost instantaneously, even if your pal doesn't have a Google Pay account. If they do have the Google Pay app, he or she will receive an email, text, or notification alerting them that they can cash out. Recipients of a transfer who don't have an account will be prompted to create one to claim the funds.

You can send up to \$9,999 in a single transaction or up to \$10,000

within a seven days period. If you live in Florida, you can send up to \$3,000 every 24 hours.

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