

Target stores to accept mobile payment including Apple Pay, Samsung Pay and Google Pay

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It'll soon be getting much easier to pay with your smartphone at Target. The retailer, which had been a major holdout, announced in a blog post Tuesday that it will soon accept Apple Pay, Google Play, Samsung Pay as well as "contactless cards" from Mastercard, Visa, American Express and Discover in all of its stores.

Apple separately announced that in addition to 1,850 Target stores in the U.S., Apple Pay will be accepted at more than 7,000 Taco Bell stores, at more than 245 Hy-Vee supermarkets in the Midwest, at around 3,000 Speedway convenience stores, and more than 2,200 Jack in the Box locations.

Apple Pay is now accepted at 74 of the top 100 merchants in the U.S. and 65 percent of all retail locations across the country—with the technology used more than any of the other secure mobile payment solutions. Last year, Costco completed the rollout of Apple Pay in more than 500 of its U.S. warehouses. And CVS Pharmacy and 7-Eleven also came on board.

In a [retail store](#), consumers can pay through Apple Pay by waving their iPhone or Apple Watch near a contactless NFC-type checkout terminal. The drill is similar with Android phones and other wearables.

"Target's move to accept contactless payment methods is a significant

advancement for Apple Pay and other digital wallets," says Jordan McKee, an analyst with 451 Research. "This is important because Target is a major [merchant](#) with a large U.S. footprint and is characterized by high customer visit-frequency. Acceptance of Apple Pay by merchants with high customer visit-frequency means there is a greater likelihood that the process of 'tapping to pay' will become habitual for shoppers. While consumer adoption remains tepid, merchant acceptance is growing."

Still holdouts

Along those lines, the addition of Target leaves Walmart, which has its own Walmart Pay app, as the largest remaining retail holdout for Apple Pay. But Kroger, Home Depot and Lowe's are large retailers also among the missing.

A bit of history: Back in 2012, Target, Walmart, CVS, 7-Eleven, Best Buy, Hy-Vee were among the leading retailers that formed a consortium known as Merchant Customer Exchange or MCX, which backed a mobile payments system called CurrentC. The system failed before it ever really got going.

MCX was eventually acquired by JP Morgan Chase, which folded the technology into Chase Pay.

In December 2017, Target launched a Wallet feature in its own app that let customers scan to pay at checkout through their phones and an underlying Target REDcard credit or debit card.

And you'll still need to use that app to get the 5 percent discounts and receive other perks through the REDcard; you cannot use the REDcard through Apple Pay.

The rollout of Apple Pay, Google Pay, Samsung Pay and contactless cards at Target will take place over the next few weeks.

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