

Google Pay in New Zealand

Google launched [Google Pay](#) in New Zealand in 2016 to provide a safe, secure and convenient way for New Zealanders to make everyday payments, and for businesses to be paid. We've continued to build on it through [Google Wallet](#), which launched in 2022 and enables people to save and easily access digital versions of things they carry everyday in their physical wallets, including payment cards and boarding passes. The open architecture of the Android ecosystem has fuelled innovation in New Zealand and provided consumers with more choice and convenience in how they pay.

We're sometimes asked about Google Pay and Google Wallet, and how they support New Zealand's digital economy, so we wanted to answer some of the commonly asked questions here.

What's the difference between Google Wallet and Google Pay?

[Google Wallet](#) is a digital wallet that functions just as a regular physical wallet would by allowing you to store digital versions of physical items, such as boarding passes and transit passes. [Google Pay](#) is the fast, simple way to pay using credit or debit cards saved to your Google account, whether online, or in-app and in-store with your Android device. When you see the GPay brand displayed by merchants, it means they accept Google Pay as a form of payment.

Putting these side by side, Google Wallet is a digital wallet where you can add digital versions of various items. When you add a payment card to Google Wallet, you can then use it to pay wherever Google Pay is accepted.

Ok, so is Google a bank?

We are not a bank nor do we have the intention of being a bank. Google is not involved in the flow of money when a transaction is made using our service. Payment cards added to Google Wallet function just like a physical card and are eligible for the same benefits offered by the issuing bank. No monies are ever transferred into Google Wallet and banks maintain full control over the set up and transaction approvals.

Then what's the role of Google in the payment process?

Google enables transactions by securely transmitting payment credentials information between the paying customer's financial institution and merchants.

Google doesn't charge banks for access to Google Pay or Android, so why provide this service?

We want to help provide a great experience for people within the Android and Wear ecosystem, and support further innovation and activity in the digital economy.

How are digital technology companies engaging with banks in the payments space?

At Google, we believe what's best for the payments ecosystem are open, interoperable standards, and we are focused on making digital payments accessible to everyone. We can only speak for ourselves, as a digital technology company.

Google Pay is supported by the majority of New Zealand banks on open, non-exclusive terms. Most of our bank and card issuer partners support more than one digital wallet for their Android customers.

An open architecture for the Android ecosystem has fuelled innovation in New Zealand and globally. Enabling Near Field Communication (NFC) access for third parties has resulted in significant payments innovation, and we have seen this with 'host card emulation' based digital wallet solutions created by device manufacturers, banks and payments companies.

For more information, please contact:

Naomi Gaskell, Payments Partnerships Manager, Google AUNZ 