

Google offers mail payment service in the UK

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(Phys.org) —You already are accustomed to attaching lots of items in your emails. Pictures. Portfolios. Contracts. Resumes. White papers. For those in the UK there's something else as well. You can not only send a friend a picture of the cabin to be rented on your next holiday but your share of the rent.

Gmail users in the UK can now send money (for free) from their inbox, according to a Google announcement. Google's Gmail payment service,



which combines the online Google Wallet with its email system, has been put in place in the UK. In brief, sending and requesting money can be done right from Gmail. The Google announcement was posted on January 29. Travis Green, Google Wallet product manager, said, "We're rolling out this feature over the coming weeks to all UK Gmail users over 18 years old." Mic Wright in *The Next Web* described the simple sending procedures: "To send money from Gmail, you just need to hover over the attachment button and select the £ icon to attach money to your message, enter the amount you want to transfer and send it."

Getting money, as explained by Google, is simple: "You will receive an email when you are sent money. If it is your first time receiving money, you'll need to sign in or sign up for Google Wallet and verify your identity. After that, the money you are sent will appear automatically in your Google Wallet Balance." Green, in his announcement, similarly explained, "When you receive money for the first time, you'll need to claim it by setting up a Google Wallet Balance and linking your debit card or bank account. After that, your money can be kept in your Wallet Balance for later sending, for spending on Google Play, or you can quickly transfer it to your bank account."

So you need to have or sign up for Google Wallet to send or receive money in Gmail. If you purchased anything on Google Play, then you already have a Google Wallet. If you do not yet have a Google Wallet, you are prompted to create one after you click on the £ icon in Gmail, or you can go to wallet.google.com and follow the steps. After you claim money, it becomes available in the Google Wallet Balance. You can use it to send money, transfer to your bank account, or purchase something on Google Play.

One attractive feature is that you can send money in Gmail—even if the receiver does not have a Gmail address. The recipient will receive an email confirmation that they've been sent money immediately after you



hit "send". And, according to Google, "If you don't have Gmail, you can still send money to your friends and family by clicking the 'send money' button in your Google Wallet on the web."

Google addressed safety concerns. The financial information that is stored in Google Wallet is encrypted on secure servers, said Google, and transactions are monitored 24/7 for fraudulent or unauthorized activity. A user is given the option to create a Google Wallet pin to use when making transactions on Google Wallet: "When you first send money, Google will ask you to create a Wallet PIN and choose whether to be prompted before each transaction. If you do not choose to create a PIN, Google Wallet may still ask for your password before completing a transaction to ensure only you can send money from your email. We also recommend that you enable a two-step verification so that not only would you be protected by your username, password, and pin, but also by your phone."

If the payment service in general sounds familiar, that is because Google announced this service in 2013 in the US. For users in the UK, at this time, they can only send money with Gmail and Google Wallet to users in the UK. The money can only be sent in pounds.

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