

# Google confirms it wants to release a debit card

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Google is hoping you'd like have a branded debit card to go with your Google Pay account.

The tech giant teamed up with Citibank and Stanford Federal Credit Union to explore what it calls "smart checking accounts," that would be attached to a Google debit card.

This will help customers "benefit from useful insights and budgeting tools," Google said in a statement, "while keeping their money in an

FDIC or NCUA-insured [account](#)."

Google wouldn't put a timetable on this, but it would be expected later this year. The card will be designed to be tied to the Google Pay smartphone app, where it would show customers their spending habits. (And give Google yet more information about us—how we shop, how often we spend and where, that in turn could end up in personalized ads directed to us.)

The move comes after Apple successfully launched its own card, the Apple Card, in 2019. Apple's twist is that it currently offers users discounts on Apple products if paid with the credit card.

Google Pay is a competitor to Apple's smartphone-controlled Apple Pay program, that lets customers pay for goods at retail and other locations with their smartphone. Google offers a similar service and ties the account to both bank accounts and credit cards.

But peer-to-peer payments, which has been popularized by PayPal's Venmo, only works with Google Pay if tied to a [debit card](#). TechCrunch, which first reported the story, says the Google Card "would vastly expand the app's use cases, and Google's potential as a fintech giant."

Google confirmed to *The Wall Street Journal* last November of its plans to get involved with checking accounts. "If we can help more people do more stuff in a digital way online, it's good for the internet and good for us," Google's Caesar Sengupta told the *Journal*.

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