

## Google Pay adds additional notifications to help users transact securely

Users will now get additional app notifications, as well as SMS for UPI collect requests

**New Delhi, July 31, 2019:** With an aim to ensure a seamless and secure digital payments experience, Google is bringing new updates to the Google Pay app. Starting today, Google Pay will now send app notifications as well as SMS to inform users about the direction of flow of money - that is, underscoring that they are sending money from their account when they approve a UPI collect request.

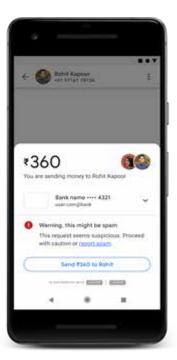
In the last two years, instant bank-to-bank transfers via UPI have become the preferred form of payment for millions of Indians, with many users adopting digital payments for the first time. With the latest updates and additional notifications, Google Pay aims to help users easily identify any suspicious transactions and keep their money secure.

"We launched Google Pay with the best of Google's security infrastructure, leveraging our experience of 20 years of bringing some of the world's most helpful technology products to billions of users worldwide. And we are constantly adding features to help our users fully understand each step on the app. We have now launched notifications and SMS alerts to clarify the direction of flow of money and help them to transact securely." Ambarish Kenghe, Director, Product Management, Google Pay said in a blog post.

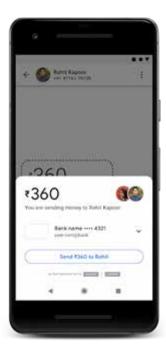
Google Pay comes equipped with the best of Google's security infrastructure. Some of these include:

- Enhanced fraud protections with SafetyNet: Beyond the 'one device one account' safeguards offered by UPI, Google Pay is secured with Google Pay advanced fraud models and backed by Google's authentication platform, ensuring world class protections against fraud attacks and faster identification and suspension of fraudsters
- **Secure access:** The PIN entry screens in Google Pay have been secured against remote desktop attacks since app's launch, keeping users safe.
- Blocking fraudsters from getting on to Google Pay: Google Pay is secured with exhaustive risk
  relations check at the onboarding stage that prevents known bad actors from recreating their
  accounts on the app.
- Scam protections: Since its launch, Google Pay uses machine learning-based scam prevention models, and also displays explicit 'scam' or 'stranger' warnings if a user receives a request from someone suspicious or not in their contacts.





• Explicit language and prominent warnings during collect requests: Collect requests as a flow are unique to UPI and thus might be new to several users. For this reason, Google Pay displays very clear and prominent warnings to the user about what it entails at each step.



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