

# Google Pay says its transactions are safe; assures users of not violating law

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Published: June 24, 2020 7:47 PM

The spokesperson noted that all transactions made via Google Pay are fully protected by redressal processes laid out by applicable guidelines.



[Google](#) Pay works as a technology service provider to partner banks, to allow payments via UPI (Unified Payments Interface).

Google Pay on Wednesday said it works with banks to allow payments via UPI, and all transactions made through its platform are fully protected by redressal processes laid out by guidelines of [RBI](#) and NPCI. The clarification came after a buzz on social media that issues arising while transferring money through Google Pay are not protected by law as the app is unauthorised.

“Some quotes on social media, wrongly attributed to the RBI, claim that issues arising while transferring money through Google Pay are not protected by the law, since the app is unauthorised. This is incorrect and can be verified on NPCI’s website,” a Google spokesperson said.

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The spokesperson added that RBI has stated no such thing either in the court hearing or in its written response to the High Court. Earlier this month, the Reserve Bank of India (RBI) had told the [Delhi High Court](#) that Google Pay is a third party app provider and does not operate any payment systems.

Therefore, its operations are not in violation of the Payment and Settlement System Act of 2007, RBI had told a bench of Chief Justice D N Patel and Justice Prateek Jalan. RBI had also told the court that since Google Pay does not operate any payment

system, it does not find a place in the list of authorised payment system operators published by the National Payments Corporation of India (NPCI).

“Google Pay operates completely within the law. Google Pay works as a technology service provider to partner banks, to allow payments via UPI (Unified Payments Interface). UPI apps in the country are categorised as ‘third party apps’, and are not required to be ‘payment systems operators’,” the Google spokesperson said.

The spokesperson noted that all transactions made via Google Pay are fully protected by redressal processes laid out by applicable guidelines. “All transactions made via Google Pay are fully protected by redressal processes laid out by applicable guidelines of the RBI/NPCI, and users can reach out for any help 24/7, through Google Pay customer care,” the spokesperson said.



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