

Google Pay Vs PhonePe - Quick Comparison

TechRounder PDF Edition

Live article: <https://www.techrounder.com/apps/comparison-between-google-pay-and-phone-pe/>

By Vipin PG | Published December 14, 2019 | Updated January 4, 2026 | Format: Comparison | 4 min read

Bottom line

You can find many online payment apps and wallets that help users make online payment transactions quickly without any hassle. Since UPI payment is widely used in the country, all banks provide their UPI-based application.

You can find many online payment apps and wallets that help users make online payment transactions quickly without any hassle. Since UPI payment is widely used in the country, all banks provide their UPI-based application. However, nonbanking platforms are also offering payment applications based on UPI and Cards. Here in this article, we are quickly looking for a comparison of Google Pay vs Phonepe.

Google Pay Vs PhonePe

Google Pay is one of them with several great features to the users. You can download it from the Google Play store and link your phone number and bank details for the banking transactions.

You have to choose your six-digit security pin for doing any payment transaction. It is a safe payment app to select, and you do not have to worry about anything for sure. Also, it gives you the perfect opportunity to earn by inviting a friend. If your friend is doing any transaction using your referral link, you will get some commission amount directly in your registered bank account.

Features of the Google Pay

- Quick and secure way to transfer and receive money
- Users can take Google Pay's help to pay their utility bills like gas, water, and many others.
- Google pay offers several rewards and cashback benefits to the users
- If you are suffering from financial problems, then you can take a loan by using Google Pay.
- You can use this app for business purposes. The integration is straightforward, and there is no need for any fee.

PhonePe is also one of the most famous and widely used online payment apps in India. It has a simple and good-looking interface and several cashback offers for its users. This payment app was made and launched by Flipkart and is supported by Yes Bank. With the help of PhonePe, you can send and receive money from a bank account, transfer money to your accounts, and make bill and recharges payments. On July 2021, PhonePe announced that they are adding Axis Bank for UPI payments as a second partner.

It is secure and safe, handles all your banking needs, and is much helpful than Internet banking. You do not have to remember your account numbers, bank location, IFSC codes, and various banking details. It is effortless to make fast banking transfers with BHIM UPI by using your phone number or unique payment identity - your VPA (Virtual payment address)

Features of PhonePe

- It is easy to recharge your Mobile and DTH connection

- Users can transfer money using BHIM UPI
- You can pay your credit card bills and also pay your utility bills
- Users can use their favorite travel, food, grocery, and shopping apps on PhonePe without downloading them.
- You can also invest in Tax saving funds
- Pay at offline stores and shops
- You would get rewards and cashback offers on every transaction you are going to make. PhonePe is giving more cashback amounts compared to any other UPI apps.

Conclusion

After this quick comparison of Phonepe vs Google Pay, I would like to suggest Google Pay if you look for a payment solution from Google, making it feel more secure. However, PhonePe supports more payment options, and you can use it quickly for a wide variety of payments. Moreover, Google Pay is a more clean-looking one. But, on the other hand, PhonePe contains many options, which may make bit confusing too.

Google Pay initially offered the users cashback for almost all the transactions. But now, the rewards provided by Google Pay are fewer, whereas PhonePay still provides much more offers than Google Pay.

Phonepe or Google Pay, Which is Safe?

Regarding safety, both are equally safe. Since you are making the Payment via UPI, the details are not stored on any application, and hence we can say that both are safe.

Google Pay or Phonepe, Which is Better?

Since both are based on UPI, both can be considered as good. But if you pick one from the list, we can say that PhonePe is much more reliable than Google Pay. In our review, we experienced more downtime with Google Pay than Phone Pe. Also, the Payment on Google Pay with SBI Bank fails most time.

Which UPI App gives more cashback, Google Pay or Phonepe

Initially, Google Pay offered cashback on every payment. However, the app does not provide that much cashback and coupons for further payments, discounts, etc. PhonePe also offered good cashback at the beginning, and same like Google Pay, the company now offering coupon codes and discounts for purchases. However, as per the current analysis (September 2021), PhonePe offers more rewards.