Facebook Pay Unifies Payments Experience Across Facebook, Messenger, Instagram, WhatsApp

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6 hours ago
Facebook CEO Mark Zuckerberg revealed long-term plans in January to unify the messaging infrastructure behind Facebook, Messenger, Instagram and WhatsApp, and the social network took the first step toward that goal Tuesday with its introduction of Facebook Pay.

Vice president of Marketplace and commerce Deborah Liu said in a Newsroom post that Facebook Pay provides a secure and consistent payments experience across Facebook, Messenger, Instagram and WhatsApp.

Liu said Facebook Pay will begin rolling out on Facebook and Messenger in the U.S. this week for fundraisers, in-game purchases, event tickets, person-to-person payments on Messenger and purchases from select pages and businesses on Marketplace.

She added that Facebook Pay will be expanded to more people and places, as well as Instagram and WhatsApp, over time.

Facebook Pay supports PayPal and most major credit and debit cards, and payments are processes in partnership with PayPal, Stripe and other providers in the field.

Liu noted that Facebook Pay is built on existing financial infrastructure and partnerships, and it is separate from the Calibra cryptocurrency wallet the company is developing to run on the Libra network.

Facebook vp and chief privacy officer, public policy Erin Egan addressed the privacy aspects of Facebook Pay in a separate Newsroom post.

Egan said people will be able to add or remove payment methods, view transactions and access customer support directly via Facebook Pay, and those who choose to set it up across applications will be able to view their payment histories across those apps in one place.

People will also be given the choice to opt in to email marketing from businesses that they shop from or nonprofits they donate to, and those businesses or nonprofits will only be able to use their email addresses if they opt in.

Users with access to Facebook Pay can go to Settings, Facebook Pay on the flagship Facebook app or website and add their payment method, and once Instagram and WhatsApp are on board, Facebook Pay can be set up directly via those apps, as well.

Egan specified that Facebook Pay will not be automatically set up across apps that people are active on, and that the process must be initiated by the user.

Facebook Pay can then be used to make payments and purchases across the apps that it is set up on, eliminating the need for users to have to re-enter payment information for every

transaction.

Liu said real-time customer support is available via live chat in the U.S., with more markets to be added.

Egan pointed out that Facebook has been providing payment capability since 2007, and the social network has processed over $2 billion in donations since debuting fundraising tools in August 2015.

She added that Facebook Pay was designed to securely store and encrypt card and bank account numbers, and the company performs anti-fraud monitoring to detect unauthorized activity and provide notifications for account activity.

Users can also add PIN numbers or use their device biometrics (touch or face ID recognition) for an extra layer of security when making payments through Facebook Pay, and Egan said Facebook does not receive or store biometric information.

Egan said Facebook will collect information on purchases made via Facebook Pay, such as payment method, transaction date and details in billing, shipping and contact information.

Actions taken with Facebook Pay can be used to deliver relevant content and ads, to provide customer support and to promote safety and integrity, and Egan added that card and bank account numbers will not be used to personalize users' experiences or determine which ads they see.

Payment and transaction history via Facebook Pay can only be seen by the user, and it is not shared with friends or to Facebook profiles or News Feed.

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