



# DEEP DIVE INTO DIGITAL WALLETS

## VIDEO TRANSCRIPT

Today's major digital wallet players offer features that consumers value: speed, security, convenience. You too can innovate in this space by offering customers choice, control and friction-free experiences.

### **We asked consumers: "Which feature in your digital wallet is the most helpful?"**

When I go to scan at a particular store the system automatically picks up that rewards card, it recognizes what card to use—love that feature.

The most useful feature is just the promotions page, because I definitely look at that before I make purchases.

Being able to store a whole stack of cards quite easily, not only credit cards but also voucher cards, reward cards and those sorts of things.

What I like the most is that my digital wallet lets me know when my account is low on funds. I don't have to go in and see exactly how much money I have in my account, but I know that's minimum and maximum of a set amount that I have selected.

You can break down into two or four installments and less charges are charged.

### **"What new features would you like to see in a digital wallet?"**

I would say the portfolio feature like how investment banks allow you to display external balances as well, so you can see your net worth.

I guess kind of like a rewards program. I know with my account every time I log in or do something, I earn points and then once I get a certain amount of points then I have the option to do what I want with it.

I think maybe more you know emphasis on investing, you know maybe like pay some money, like a piece of change or a little bit of change will go get allocated somewhere like to a savings pocket or something. I know there's apps like that, but it would be good to have that in your virtual wallet so you wouldn't have to link your bank to the outside app to do it.

### **"Is the super-app's time at hand?"**

It would be nice to have one single app to house all of my payment needs, I would prefer a single app if one exists.

I would like to have if there was one overall, universal digital payment app, I would like to have that. That way you're not dealing with the hassle of transferring funds to here, there, or trying to find certain websites to take certain payments.

If you could have everything sort of in the one app all linked, you know, so you don't need multiple apps, multiple accounts, multiple passwords, that sort of thing, I think that would be something that would be good.

Learn how to capitalize on future payment innovations.

### **Download our report:**

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