

DIGITAL WALLET ?

You may have noticed someone at the store paying with their phone and wondered how or why they would do that.

I certainly did, so I did an online investigation about the Digital Wallet. It turns out that most phones have an App called “Wallet” that can be used to set up payment with the phone.

WHY? I asked myself. My major concern was the security issue.

- As it turns out the Wallet app encrypts the card info so that it is not visible. The card info is not transmitted to the vendor.
- You must have a password set on your phone: pin, face, or fingerprint.
 - If you set up a pin, make it at least 5/6 digits.
 - Fingerprint access is easy, but sometimes unreliable. So that is where the pin# becomes the backup.
 - Face is easy and seems to be fairly consistent.
- I found the Samsung Wallet very complicated and so I chose the Google Pay Wallet. It was simple and quick.
- You can set up more than one card on your wallet.
- Most Wallet apps will let you put in airline passes, as well as other transportation passes.
- California has MDMV, which is a mobile version of your driver's license so you can digitally transmit the license info.

https://www.youtube.com/watch?v=n5g_T287kJw