



Mobile Wallet Technology

Understanding Digital Platforms

Mobile Wallet Technology

Cloud technology has evolved from an innovative IT tool into a comprehensive and capable digital platform.

As you consider the move to digital wallet and pass capabilities, this paper aims to help you learn and compare between building your own and working with litecard.

Firstly, let us profile the emergence of digital wallets:



- We know people always expecting and demanding great digital experiences.
- There is a need for real-time communication across almost every interaction. This is impossible in a world of static, physical card systems.
- Digital Pass capabilities are critical to reduce plastic, improve responsiveness.



So we know we need to change.

Wallet / Pass mobile technology:

- Wallet technology comes from the big players: Apple, Google, Samsung
- The focus is on enabling payments
- The concept of wallets has been around for some time
- Wallets need to be friendly and easy to use



Your Goal

The goal is to provide a better user experience that is seamless and consistent across devices and empowers an organisation to go digital and deliver services that improve engagement and user satisfaction.

About this paper

As organisations take on their own challenges with digital transformation of existing IT systems, it makes sense to consider working with a partner that specialises in mobile technology and cloud services.

Today's technology can make integration easier than ever before. This provides you the flexibility, speed and cost-effectiveness to move forward with confidence.

A perspective of customer demand



As mentioned, the expectation for greater digital engagement and responsiveness is growing fast adding to the pressures of tackling every aspect of digital change.

The good news is that integration is now possible so you do not have to do everything yourself.

The digital wallet/pass market is moving FAST!

- Ongoing introduction of new mobile devices every 6 months
- Global vendors adding features and improving memory/speed
- Improving network coverage and transmission speeds

Combined with user demand, this whirlwind of change requires an approach to partnering with a specialist provider in wallet/pass technology.

You will need to deliver user engagement and then keep up with the speed of change.

Additional considerations

The Wallet "Eco-system"

Much is being discussed about emerging standards for identification and credential validation. The tools will certainly be cloud based and impact much of the functionality that organisations use for control today.

Identity will be both within a country and international so standards are likely to come from third parties that you need to be able to assess and understand. Plus the mobile device vendors are bringing out features you need to be ready to incorporate.

Wallets rely on integration and you need to be 'integration-ready'.

Security is also critical and changing – you must keep up.

Within this significant and impactful evolution occurring, it pays to understand how using a stable and specialised platform will give you an edge in speed, precision and capability.

It's simply too hard and too complex to try and do it all yourself.

Compliance

Similarly, compliance can be complex.

Real-time communication is critical to ensure you can maintain accuracy and integrity of the data being distributed to digital cards.

You also need to improve user orientation and acceptance. Make it friendly and welcoming to use digital tools.

Together, these two elements provide a foundation for ongoing and continual improvement.

User Acceptance

Critical to adoption is user satisfaction.

We are privileged to have worked with the Australian government during Covid breakouts. Australia became a world leader in Covid Tracing and user adoption of mobile check-in.

Australia has also gone digital with many government services including MyGov for identity and credential checking.

Many services require a simple human interface to allow all people to participate and benefit. Australia provides digital mobile services for healthcare, welfare, aged care and many other services that have millions of users involved.

Digital Reporting

Fundamentally, it's all about data quality. Through capturing user activity and interactions, you gain a true insight to behaviour and compliance.

This visibility is crucial to continual improvement.

It's also important to respect privacy and build trust with users.

Customer facing technology – including mobile frameworks – can be licenced via a Software as a Service arrangement. Using cloud services, this makes integration and deployment much easier and much more scalable.

Summary of Considerations

There is so much to consider with major changes evolving in the world of wallets.

Your focus is on the quality of your data, your insights and ensuring user acceptance.

It is challenging enough and therefore we recommend you partner with a technology expert in mobile wallet platform development.

By working with a dedicated partner in wallet technology, you can better address the needs of your constituency, the processes and activities where engagement is real-time and the continual improvement in digital service delivery.

What's required to go digital with your wallet strategy?

With 6 years of experience enabling digital services to be delivered via cloud services, litecard has learned how to develop and leverage the tools and achieve outcomes.

OUR FOCUS



Our focus starts with user satisfaction to speed, access, ease of use and friendliness.

OUR "APP-LESS" EXPERIENCE

Many apps are used only once!



We developed a mobile native framework that works across multiple operating systems.

OUR PARTNERSHIPS



We work closely with global brands to help you harness mobile wallet technology and share your success.

OUR SERVICES

This involves ensuring we have:

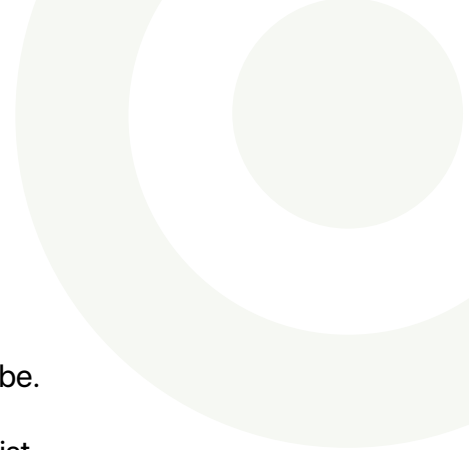
- A template overlay for a consistent user interface.
- The scripts to act as agents to perform tasks.
- The administrative structure to empower organisations to go digital.
- A modern technology stack for scale, security and flexibility
- Integration by design and published APIs
- Privacy-preserving capabilities
- Customisable digital templates
- Non public access to Google and Apple wallet platforms
- Recovery and data protection
- Analytics and visibility tools

Our specialisation makes the set-up, operational execution and orchestration easier for our customers.

Your focus will be on how you use the system, the expectations and needs of users, your back-end data quality and many other aspects of a day-to-day operation of the system.

Your core business is unlikely to be a focussed wallet developer.

Change will continue to occur across the wallet 'eco-system' making the risks, costs and technology specialisation difficult. Working collaboratively with litecard, you have the best of both worlds – focus on your data and a focus on your users.



Helping you achieve your goals

Our mission is to make life easier for everyone

We know how busy most organisations are and how demanding users can be.

We therefore want to play our role as your mobile wallet technology specialist.

The speed of change makes us focus on this full-time!

Learn more and get started by talking to us.



Contact Details

www.litecard.com.au
contact@litecard.com.au
+61 3 9010 6080

Address

Level 10, Tower 4, World Trade Centre
Melbourne, Victoria
3000, Australia