

With mobile and the internet at our finger tips, it is possible to vision that that My Wallet, once compared to a rubber band, is ready for market.

So if I may, an idea that I started to develop in 1996 and then I wondered about the rubber band and distribution model.

http://web.archive.org/web/19971231000000-19990204235959/http://www.andreae.com/presentation/A_Consumers_Dream/default.htm

http://www.andreae.com/presentation/Wallet_Pockets/my_dream_Start.htm

For \$9.95 and a life time package you get.

Load software on the PC, scan cards. Initially from a flat bed scanner, with OCR and card parsing capability. Ultimately with a custom built reader that handles magnetic stripe and optical scan of business cards and ISO7810 cards.

The software creates an object, called “relationship’s artifact”. In the future the object is expanded, to help manage more complex relationships.

In the payments world this object could improve the relationships surrounding an assortment of products, services, insurances, loans, portfolios, assets, lines of credit, secured and unsecured, cards and transactions, supported by a payment.

The initial object might start with the following elements and expand from there. All Stored, not in the network, but only in the PC, Smart Phone and backup.

<Http://andreae.com/register/>

Relationship s artifact

Front of card.jpg

Back of card.jpg

Track one content

Track two content

Track three content

Contact Information telephone(s), address(s),

www.yours.com, email(s), location(s) ...

Future Secret(s) and certificate(s) and signature(s)

Future Applet(s)

Software in between

Because of limitations in the iPhone it is necessary to build synchronization inside the application. For other operating systems, using native synchronization processes and storing the data in the right folder will work when the user connects the two.

Software on the smart phone to display and engage with the objects, processes, knowledge and information that stored in the ‘relationship’s artifact’ based on user desire or overt attempt to ask for service.

Using the existing and emerging capabilities of smart phones, allows the issuing partner in the relationship to engage with the customer through SMS, email, browser, UMTS knowing PIV, EMV, HIPAA.

Thus, allowing the creation of more dependent relationships; sticker and longer lasting. Profit is in the fees from the interactions and must be designed in an optimum user intuitive way.

For example

Select the My Wallet application on the phone.



*Only
thing
missing
is NFC*

Click on category and a set of thumbnails of your cards appear.

Click on a card,

See front of card

Go left or right see next or previous card

Click on the image and navigate to

The back of card

The data

The applets

Collected and stored within the relationship's artifact

Future, build ability to interact with customer; knowing location, online basket and purchase behavior.

Now do we have a compelling proposition for My Wallet or Cando.

Loyalty is what the artifact is all about.