

Wallet killer: Why Apple Card is the next best thing to getting an RFID implant

Wallets and plastic cards have become an unnecessary burden. Apple Card can replace them all - if Apple invites Android.



By [Jason Perlow](#) for [Tech Broiler](#) | July 1, 2019 -- 20:03 GMT (13:03 PDT) | Topic: [Apple](#) - ZDNet

I've already gone on record that I hate wallets. [I wish they would go away in favor of implants.](#) Physical credit cards, as most payment processors currently implement them in the US, [are an outdated technology](#) that lacks the flexibility and security of its digital counterparts.

Also: [Meet Apple Card, no late fee: Apple becomes a banking player](#)

THE WALLET NEEDS TO DIE

Over the next several weeks, [Apple will release the Apple Card](#), a new digital payment technology that could revolutionize the way we pay for things in the future. But I believe it could be so much more.

Last week, I concluded that the wallet and physical credit cards need to die.

This combination of highly personal objects has become such a prevalent burden in our own lives since the 1940s -- when the credit card was first introduced and became increasingly important as a form of payment. This collection of stuff includes the stack of IDs that we acquire over time, such as driver licenses, state IDs, corporate IDs, loyalty program cards, health insurance cards, permits, and whatnot, as well as the usual stack of cash most of us have to keep in reserve. It's an unnecessary burden that should go the way of the dinosaur.

My wallet was utterly out of control. I had a dozen pieces of plastic that I had to keep on my person, and that was after consolidating my credit cards down to mainly three providers, plus a debit card. While I don't typically carry a lot of cash, I keep enough singles and such for tips and valets. So, while it's not a lot of money, it eats up a lot of wallet space.

Part of the problem with wallets is when you have to remove a credit card or ID. In a well-worn, comfortable wallet, such as one made of leather, eventually, these cards become loose and can potentially slide out. I don't typically carry my wallet in my pants pocket; I keep it in a pocketbook, along with my electronic devices, where I know it is secure.

I got so sick of the loose card and ID problem, along with the wallet bulk issue, that I decided to seek a better solution. I purchased a [Decadent Minimalist](#) credit card holder/money clip combo, which is made from a single piece of CNC-machined metal.

I bought the more expensive one made out of titanium, but they have less-expensive nickel and stainless versions. All three versions can hold up to 12 credit cards or similarly shaped ID cards and have the ability to hold an optional cash clip. They also sell an RFID-blocking insert for those folks that are completely paranoid.

The Decadent Minimalist clip is tiny, about a quarter the size of my previous wallet. It's so small that it gets lost inside my bag. And the design is such that, once the cards are inserted into it, they securely click into place -- no more loose cards.

THIS FORGETFULNESS ISSUE

Sure, the clip has improved things for me. I no longer worry about card slippage. And it eats up far less space than my old leather wallet did. But it doesn't solve another problem -- everyday human forgetfulness.

This forgetfulness issue became readily apparent to me the day after having dinner with some of my friends at a swanky Indian restaurant and cocktail bar in the very touristy and hip Las Olas neighborhood of Fort

Lauderdale, which is notorious for its difficulty in being able to park.

I realized that I had left one of my credit cards, a Chase Sapphire, at the restaurant, which is at least an hour away in traffic.

Leaving credit cards at a restaurant is something that has happened to me more than once. Usually, it's not a big deal, because I typically dine at places within 30 minutes or less from my home. But leaving your credit card at a site that is an hour or more away is a major inconvenience, especially if you don't have alternative forms of payment to hold you over.

It could be that I am just naturally forgetful. I have ADD. But the Chase Sapphire is black, and in a dimly lit restaurant, and when it's 11:30pm and you're tired, it's easy to forget that your card is lying in a black folder along with the receipt. When I finally came back to the restaurant that weekend to pick my card up, the hostess had to search through a stack of about five dozen other lost credit cards. It happens far more often than most people think it does.

ENTER: APPLE

My preferred form of payment nowadays is Apple Pay, which is accessible from either my iPhone or from my Apple Watch. At least one of these two objects are on my

person at all times, and there is never a need to hand one over. There's no slippage issue, and there's no additional bulk of having to carry one and have it sit in a bag until it's needed to proffer an ID or form of payment.

When it is available at a merchant, it is a payment and ID technology that just works. It has haptic technology, so you know exactly when the transaction occurs, and Apple Wallet itself is straightforward to manage things like airline and entertainment venue tickets and other temporary-use items.

Apple Card is going to take these transactions to the next level and make electronic payments via mobile device and wearable that much more attractive, because it is going to [introduce another layer of security due to its support for tokenization](#) and is thus much more difficult to compromise when compared with physical credit cards and other electronic payment systems.

It is for this reason alone that I am strongly considering getting an Apple Card. I'm so sick of credit card and ID fraud, and after watching [what happened recently to our mobile technology columnist, Matt Miller](#), especially with his identity and finances after having his T-Mobile account compromised, I want to have the most secure payment and ID systems.

REVOLUTIONIZING PAYMENTS AND IDS

I believe that Apple, with its massive resources and fanbase, can fundamentally change the way we make credit card payments and deal with things like third-party issued IDs. Would I like us to get rid of credit cards and instead have RFID implants, which would always be on our person, so we would never need to worry about charging them? Yes.

But I realize we have some time to go before the general public accepts implants. Smartphone and wearable-based payment and ID systems are not as much of a stretch. And they can be a bridge to one day fully realizing implant-based payments and IDs.

For Apple to fundamentally revolutionize payments and IDs means, the company needs to think about opening up its wallet and tokenization technology to other providers, especially if Apple Pay is to become a widely adopted payment terminal standard.

It sounds crazy, but for Apple Pay to become the leading standard, Cupertino needs to make the technology available on Android. That means a full port of Apple Wallet on Android as well as the full functionality of Apple Card and Apple Pay on that platform.

I also believe this is an important enough space and issue that needs resolving that Apple and its banking partners

should come to some agreement with Google, Samsung, Microsoft, and Amazon to standardize on the terminal equipment for merchants and the tokenization technology to be adopted by other credit card and ID providers.

Part of this agreement would also have to mean that Samsung Pay and Google Pay would need to be fully released on iOS, with full NFC support on iPhone and Apple Watch -- something that is not the case now. Ultimately, I believe that this needs to happen to defray potential antitrust activity against the company in the US and Europe.

An Apple-led payment and ID authentication standard will not necessarily eliminate plastic cards and IDs. The very notion of infrastructure interruption due to temporary loss of electricity or connectivity means that we will still probably need to keep card or money clips as a backup. But I think we can make meaningful progress on replacing these things in our day-to-day lives -- if Apple can somehow come to grips with the idea that maybe it should not be reserving this technology just for its own use.

original article:

<https://www.zdnet.com/article/apple-card-the-next-best-thing-to-getting-an-rfid-implant/?ftag=TRE-03-10aaa6b&bhid=23405847687286447375579737817622>