

Digital wallet combines users' credit cards and selects the best one



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While innovations such as the Canadian government-backed [MintChip](#) have aimed to reduce the amount of physical money we carry around with us, our latest spotting is a solution for those who have amassed numerous credit cards. The [Wallaby Card](#) is connected to each of its users' accounts and is able to select the best one to take advantage of discounts and rewards.

Those creating an account with Wallaby load the details of the bank cards they want to link to their digital wallet, which are stored online. Both the continuous and one-off benefits tied to each card are monitored by the service and users can pick the type of rewards they usually choose for those cards. Customers can then replace the various cards they usually carry around with the single Wallaby Card. The date, location of the user and their card details are checked every time the Wallaby card is used to ensure that the best card linked to the digital wallet is chosen to enable customers to make optimal use of deals and their money. Currently in limited beta trialling, the Wallaby Card will cost nothing for the first six months of use and USD 50 a year after that, although the company believes many will make that back in rewards. The following video demonstrates how the card works:

The Wallaby Card frees up wallet space and benefits users by forwarding transactions to the best card to use every time it is swiped, meaning they don't have to remember the rules and deals attached to each account. How else could financial services be made easier to better serve customers?

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