

No Cards, No Cash. Just a Phone

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Plenty of companies would love to get their hands on our wallets. But Google wants to go one step further: it wants to be our wallets.

Its new phone software, called Google Wallet, is intended to replace the credit cards in our actual wallets.

It does sound pretty spectacular, doesn't it? No fishing plastic cards out of wallets, no paper slips, no signatures. Everything is handled securely, instantly, conveniently, with one tap of your phone at the register.

Europeans and Asians already routinely pay for things that way. Why can't we have that in America?

Now you can. But there are enough footnotes to fill a podiatry journal.

At the moment, the free Google Wallet app runs on only a single cellphone model: Sprint's Google Nexus S, which runs Google's Android software. That's because Google Wallet requires a special N.F.C. chip (near-field communications), and the Nexus S is one of the few phones so equipped.

Someday, Google says, many more phones will have N.F.C. chips. The company says that it's in talks with every major Android phone maker.

The next question: Where can you use Wallet to pay for things? Google had the inspired idea of teaming up with MasterCard, which has already installed N.F.C. readers at 150,000 merchants in the United States and 230,000 overseas. You can see the black MasterCard PayPass terminals all over the place.

That's 150,000 companies; the total number of physical stores is far higher. At the moment, they include CVS, Duane Reade, RadioShack, Sunoco, Sports Authority, Foot Locker and New York City taxis. In coming weeks, Google says, more stores will come along, including Subway, Macy's, Walgreens and Bloomingdale's.

Someday, Google says, the readers will be installed at cash registers all across this great land.

Think of Wallet as a copy of your actual credit card. Wherever you might swipe a credit card, you can tap your phone instead. At the moment, though, the only credit card Wallet can impersonate is a Citibank MasterCard.

Someday, Google says, all kinds of credit cards from all kinds of banks will work with Wallet.

If you don't have a Citibank MasterCard, you can still use Wallet. On the screen where you select which credit card you want to use, you'll find an imaginary one called Google Prepaid Card. It comes with \$10 of credit — Google's gift to you, O Early Adopter — but right there on the phone, you can preload it with more money from another credit card.

All right. So you're in CVS or 7-Eleven, and the cashier announces the total, "\$31.24." At the exact moment when you would ordinarily swipe your credit card, you simply turn on the phone. (You don't have to fire up the Wallet app first.) You hold it against the PayPass terminal and enter your four-digit password. The screen says "Sent," and the terminal's screen says "Authorizing ... Approved ... Balance \$0. Thank you!"

Security, Google says, is baked into the system from the beginning. The phone's N.F.C. chip is completely deactivated when the screen is off. That's to prevent sneaky evildoers from "skimming" (reading) your credit card information.

A shame, really; Google says that the N.F.C. chip could work even when the phone was off, meaning you could keep using it to buy things. But Google chose to emphasize security over convenience; as a result, the phone is useless as a wallet once its battery is dead.

The pass code requirement is intended to prevent people from buying stuff with your phone if it's lost or stolen, since they won't know the code. (And if they guess wrong five times in a row, the whole Wallet becomes unusable. You have to contact Google and explain yourself.)

Of course, the four-digit pass code requirement also sucks most of the fun and convenience out of the whole phone-as-wallet concept. Tapping out the pass code on small keys on a not-always-responsive touch screen is a hassle, and not demonstrably faster than signing a regular credit card slip. Why can't we disable that requirement according to our own paranoia levels?

You can't even pick an easy-to-type pass code to save yourself effort; Wallet won't accept codes like 1234 or 1111.

(Besides, the stolen-phone defense doesn't hold water. Trust me: if you lose your phone, you'll know it. You'll be on your bank's customer service hot line to freeze your account before you can say, "my stomach is in knots.")

So if Wallet isn't vastly more convenient than swiping a credit card, what's the point?

Google has an answer for that: SingleTap.

That's the next generation of merchant participation. In SingleTap establishments, Wallet is more than a credit card stunt double. It also stores digital coupons, loyalty points cards and Groupon-style special deals. (Already, Google's shameless Groupon imitator, called Google Offers, is automatically linked to Google Wallet. Offers is available in only a few cities at this point.)

When you tap your phone at the register, you simultaneously pay for your purchase and get the promised discounts and frequent-shopper points. One tap instead of fumbling with four cards.

At the moment, very few chains offer SingleTap; they include American Eagle, Jamba Juice, OfficeMax and Toys "R" Us. (You can still use your Google Offers at other stores, but you have to show the code on your phone to the cashier instead of passing it along electronically.)

Someday, Google says, SingleTap will be everywhere. It says that 30 merchants have already committed to adding this feature, although the necessary upgrades in hardware and software at the registers could take time.

At that point Wallet will be much more than a glorified credit card. It will be the cornerstone of a huge economic ecosystem of banks, merchants, advertisers and other companies. It will replace everything in your wallet: tickets, boarding passes, transit cards. All electronic, all secure, all wireless and easy.

Someday, Google says, you might wind up walking down the aisles of Best Buy. If you've permitted it, the phone will know where you are in the store. It will know you're in the TV section. An offer will appear on your phone, offering \$600 off a certain Panasonic TV if you buy in the next 30 minutes. You'll walk to the cashier on the spot, buy that TV and enjoy that savings.

For now, Google freely admits that today's Wallet is only a crude, Neanderthal 1.0 version. It works only on a single phone, from a single carrier, with a single credit card, at a small subset of the places where you might like to pay for things. "We beg of you to understand that this is a long road," says a product manager. "We have to take the first steps to make it a reality."

Google isn't saying that this version of Wallet is a "beta" (testing) version, as it loves to do with other services, even years after their introduction. But it should have. Using Wallet is generally pleasant and swift, but on several occasions, I'd enter my pass code and stand there stupidly, holding up the line behind me, while the screen said, "Unlocking Google Wallet" and whirred away endlessly. Google says I was holding the phone too close to the reader when entering my code. (Shouldn't the phone have just said so?)

But it would be great if all of those "someday, Google says" wishes came true. It would be great to carry a thinner wallet, to forget about paper receipts and coupons, to have a secure paper trail of every purchase, to save money by incorporating more special deals into everyday shopping.

Until then, for those lucky few who have Sprint, who bought Nexus S phones, who shop at one of the select merchants, who have a Citibank MasterCard, Wallet is a clean, well-designed glimpse into the great someday of everyday payments.

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