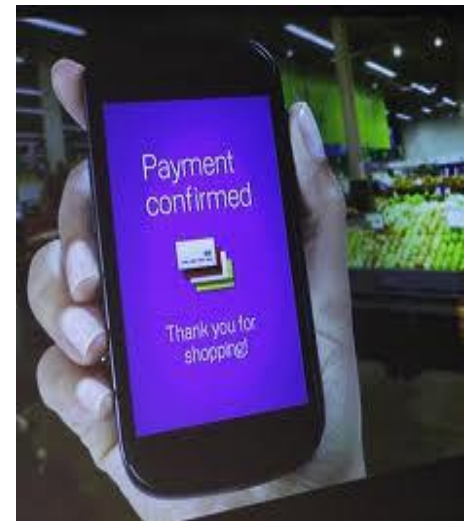


A Day in the Life of Mobile Payments



Boston, Massachusetts



©2014 Federal Reserve Bank of Boston. Disclaimer: Mention or display of a trademark, proprietary product, or firm in this presentation does not constitute an endorsement or criticism by the Federal Reserve Bank of Boston or Federal Reserve System and does not imply approval to the exclusion of other suitable products or firms.

For many consumers, the thought of mobile payments and mobile wallets may seem abstract and daunting. In reality, mobile payments and mobile wallets are more accessible and easier to use than you imagine. This vignette illustrates the convenience and utility afforded by a variety of currently available mobile payment and mobile wallet applications (apps) for everyday payments in the Boston area.

The mobile apps use different types of technologies, including QR codes and near field communication (NFC), and can be used for various purposes, such as payment for food, beverages and other goods and services; ticketing for transit, airlines, movies, and sporting events; aggregation of loyalty programs; and easier tracking and redemption of rewards points, among other uses.

View how members of the Federal Reserve Bank of Boston's Payment Strategies team use their mobile phones to make purchases and reap the benefits of mobile payments at actual venues around Boston.

See which of your favorite local retailers accepts mobile payments and how you too can get through your day with greater efficiency and convenience by paying with your mobile phone.



Parking at commuter rail station

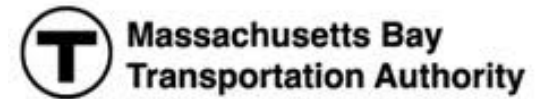
Paying for
parking and
remembering
where you
parked is
easy!



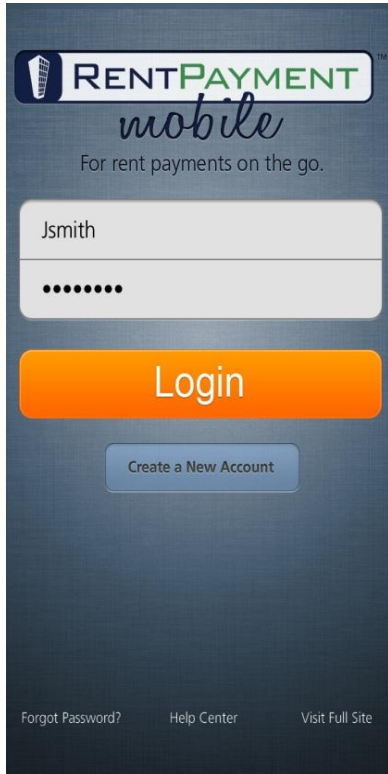


taking the commuter rail

Paying for commuting is a breeze – no more tickets or paying with cash on the train.



ay your rent and car insurance



RENTPAYMENT[™]
mobile

For rent payments on the go.

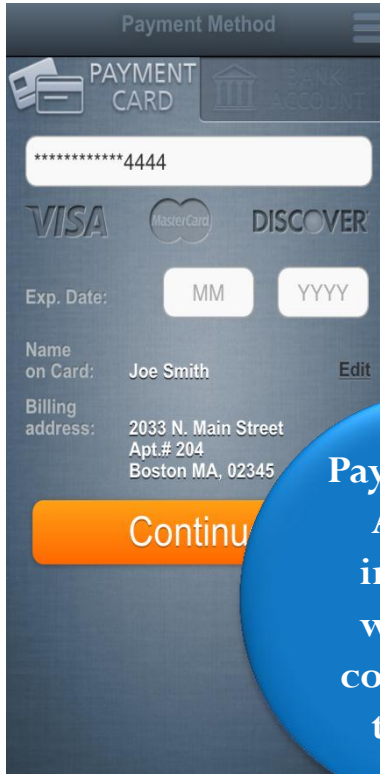
Jsmith

•••••

Login

Create a New Account

Forgot Password? Help Center Visit Full Site



Payment Method

PAYMENT CARD

*****4444

VISA MasterCard DISCOVER

Exp. Date: MM YYYY

Name on Card: Joe Smith Edit

Billing address: 2033 N. Main Street
Apt.# 204
Boston MA, 02345

Continue

Pay your rent
AND car
insurance
while you
commute in
to work!



AT&T 3G 10:13 AM

PROGRESSIVE

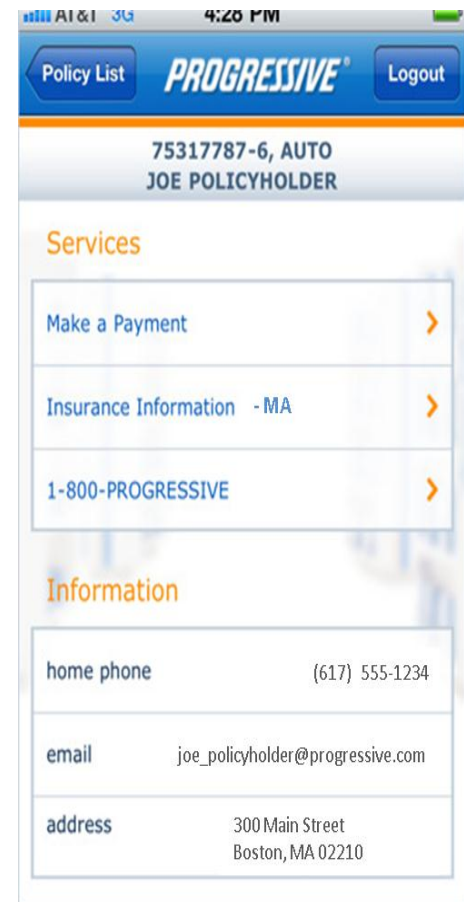
FREE Quote

Manage Your Policy

Service Center

Shopping Tools

Just for Fun



Policy List PROGRESSIVE Logout

75317787-6, AUTO
JOE POLICYHOLDER

Services

Make a Payment >

Insurance Information - MA >

1-800-PROGRESSIVE >

Information

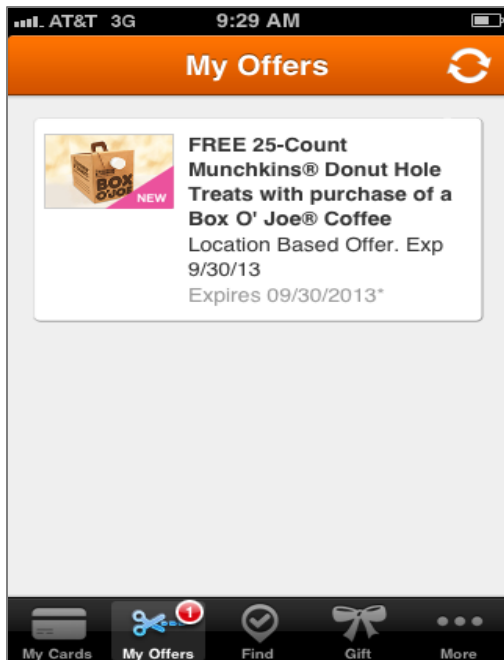
home phone (617) 555-1234

email joe_policyholder@progressive.com

address 300 Main Street
Boston, MA 02210

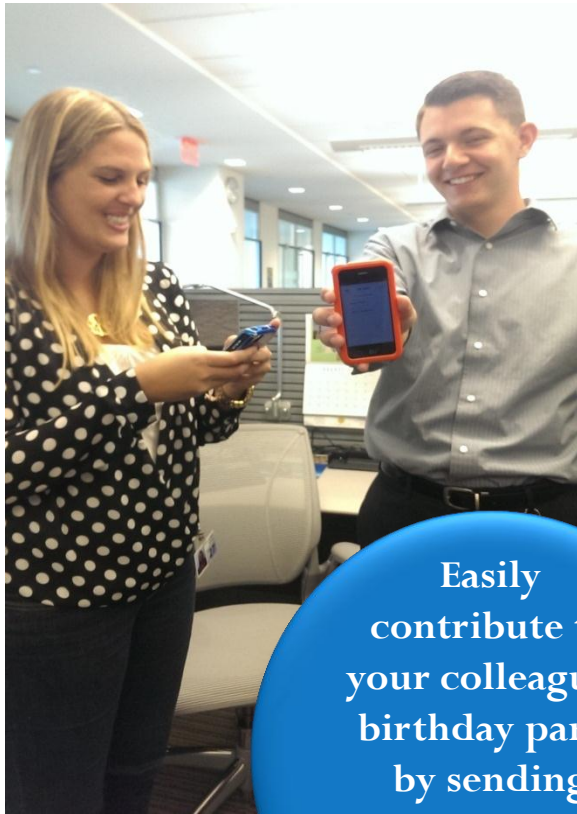
RENTPAYMENT[™]
mobile

Coffee and donuts for breakfast



Need caffeine to
start your day?
Use your
smartphone to
pay for breakfast
and save money
with special offers

Collecting contributions for co-worker's party

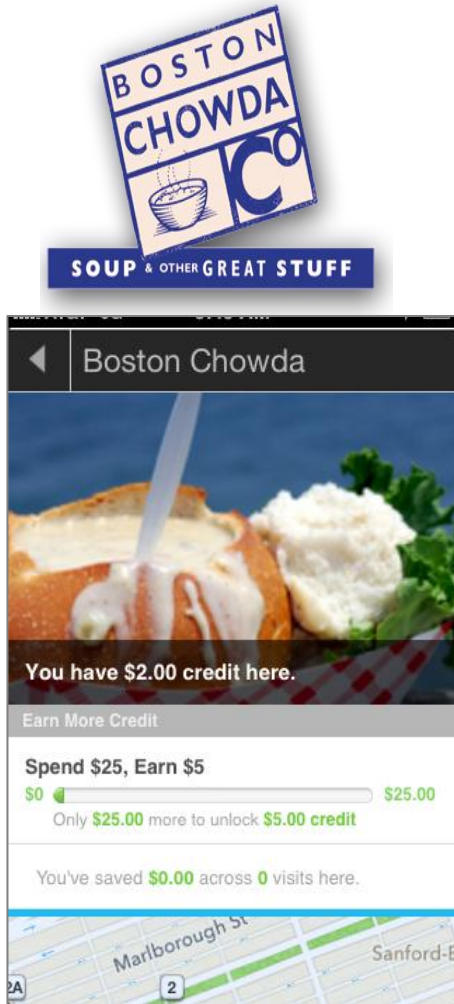


Easily
contribute to
your colleague's
birthday party
by sending
money using
your
smartphone

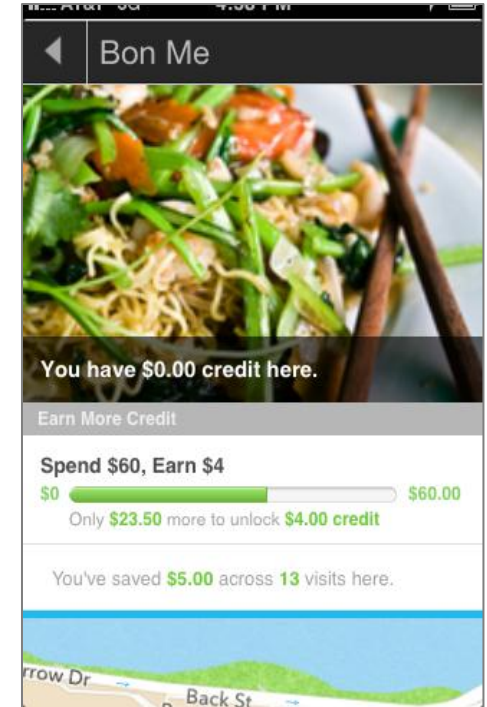
A screenshot of the Bank of America mobile app. The screen is titled 'SEND MONEY' with a back arrow on the left and a 'Next' button on the right. Below the title, there is a 'To' field. Underneath, there are two input fields: 'Amount' with '\$10.00' entered, and 'Memo' with 'Birthday party & gift' entered.

...and deposit
contribution
checks using
your bank's
mobile banking
app.

Paying for lunch with LevelUp



Not sure what to have for lunch?
Use your smartphone to find a restaurant or food truck, pay for food, add a tip, or redeem a coupon.



Many merchants at farmers market now accepting card payments

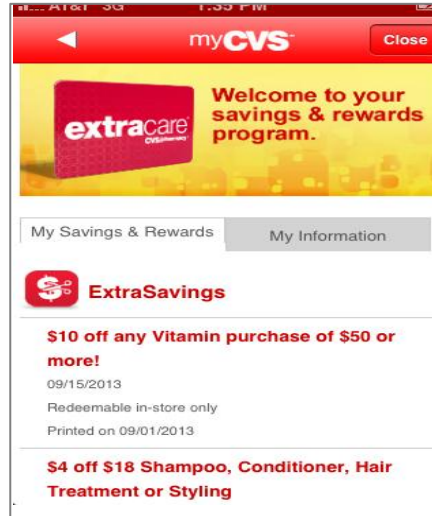


Even small vendors
accept mobile
payments. No cash
for the farmers
market? No
problem!

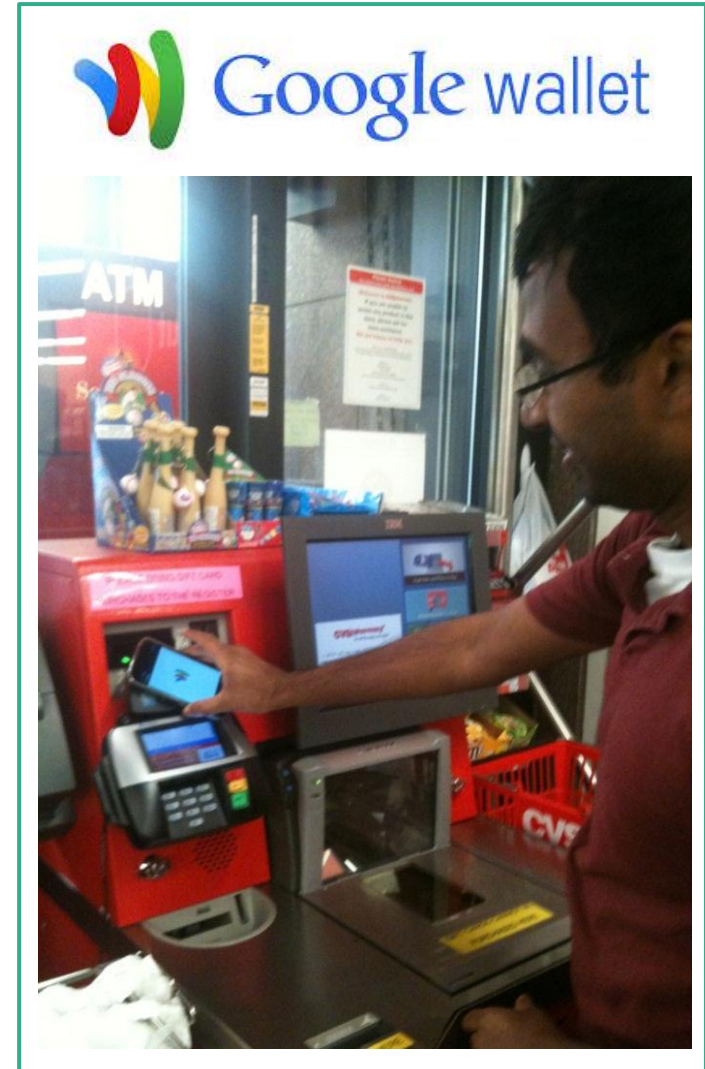
Loyalty, coupons, Rx refills, tap-and-pay



Mobile App



Need a few things
from CVS? You can
use CVS's mobile
app or Google
Wallet to pay and
redeem coupons.

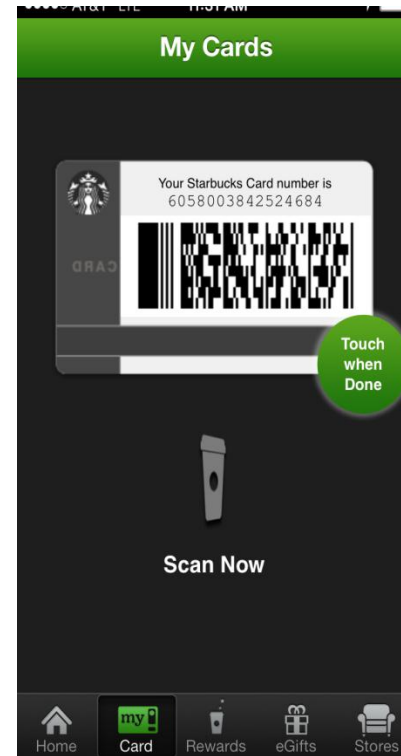




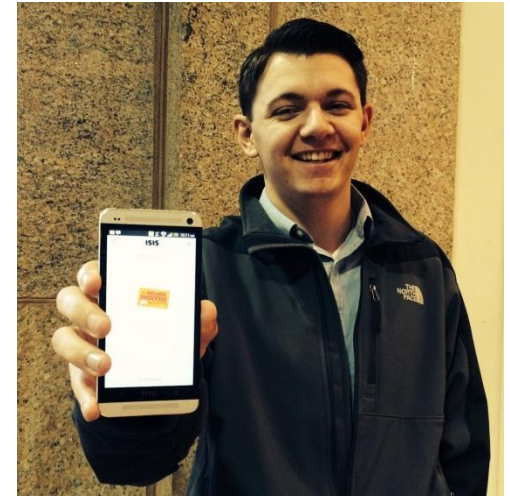
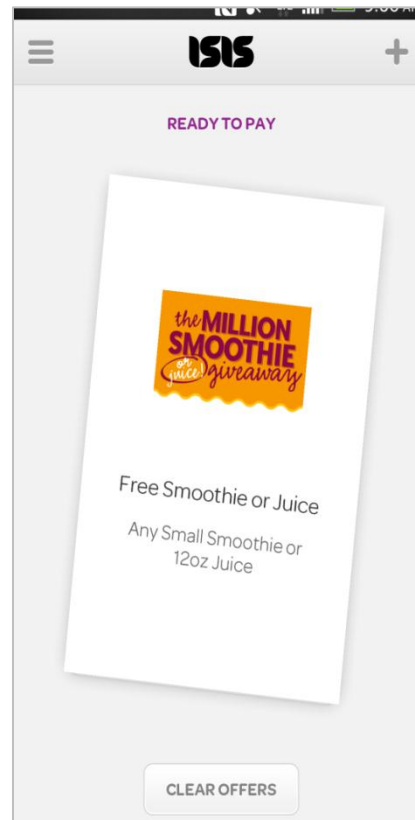
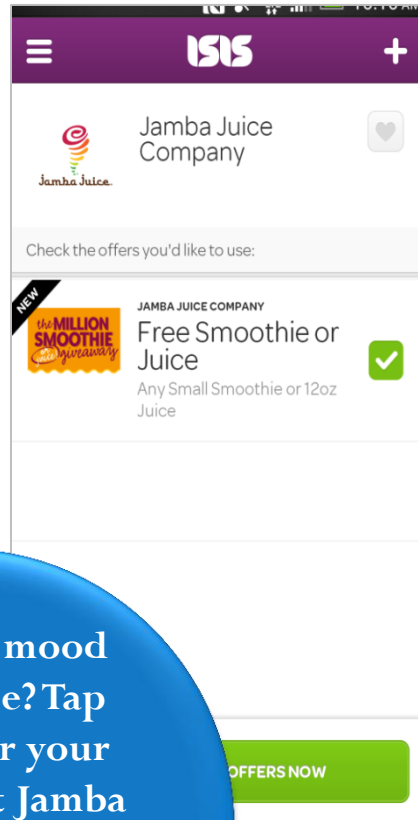
Afternoon coffee...



Need an afternoon
pick-me-up?
Collect rewards at
Starbucks for your
loyalty and
afternoon cup of
Joe.



...or smoothie...



Not in the mood
for caffeine? Tap
and pay for your
smoothie at Jamba
Juice and receive
special offers with
Isis Mobile
Wallet®.

... and some cookies

sage pay



Want a treat with
your drink?
Cookie Monstah
food truck and the
Girl Scouts have
strategically set up
shop close to your
office.

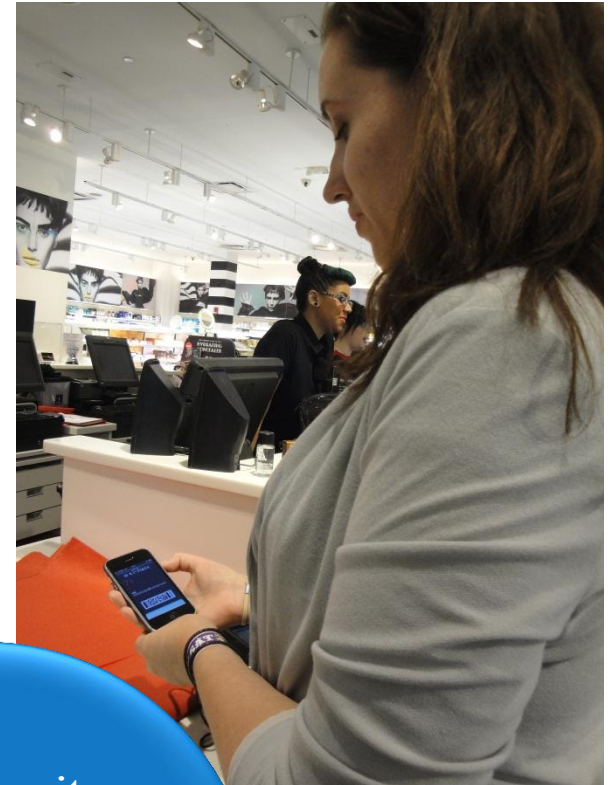
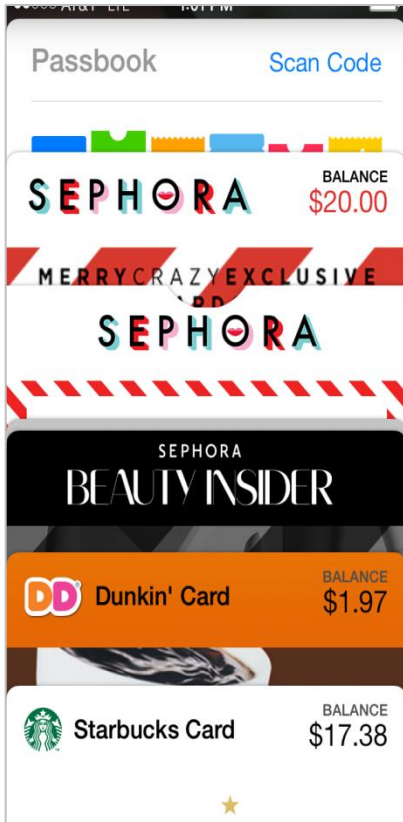


Pay with your name using Square Wallet

girl scouts



Redeeming rewards



Your favorite stores offer coupons and loyalty rewards through mobile platforms.



Pay for purchases anywhere in the store with mobile POS



Time to skip the line. Mobile point-of-sale payments allow you to get in and get out with no waiting.



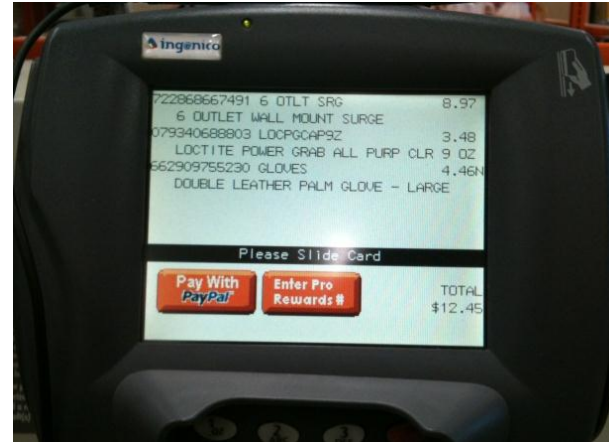
NORDSTROM
rack

Getting gas on drive home



Use your smartphone to pay for gas at the pump with your checking account and get a discount (very important with gas prices on the rise!)

Picking up supplies for home improvement



THE HOME DEPOT®



PayPal

Forget your phone in the car? No worries, you can enter your phone number and PIN at checkout to pay for your nails, paint, and drywall.

Cabbing it to a night on the town ...

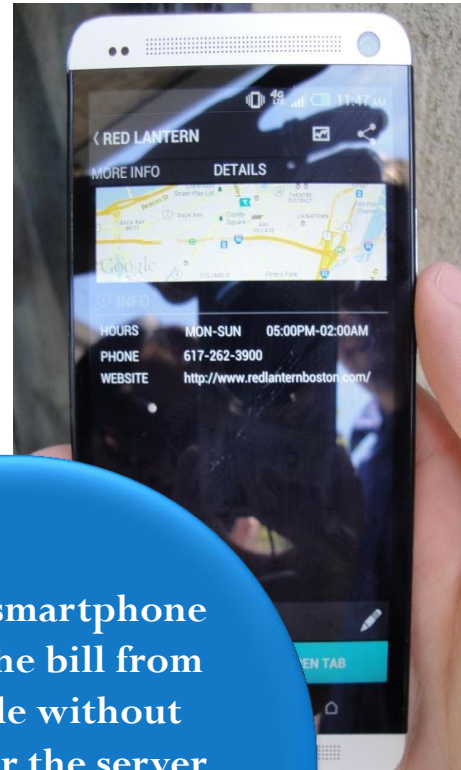


Use your smartphone to hail and pay for a cab, no need to worry about cash or swiping a card. GPS on your phone can help the driver locate where to pick you up.

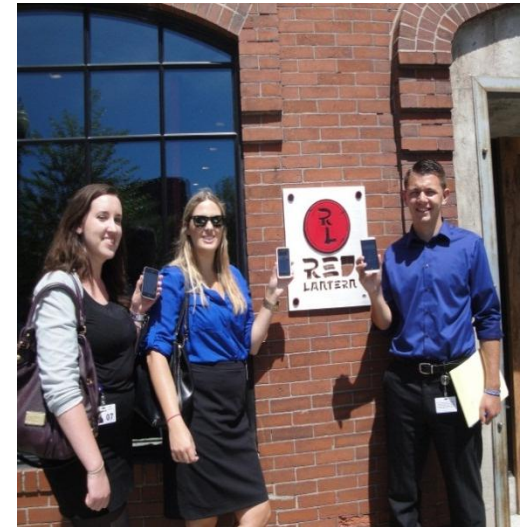




Splitting bar tab



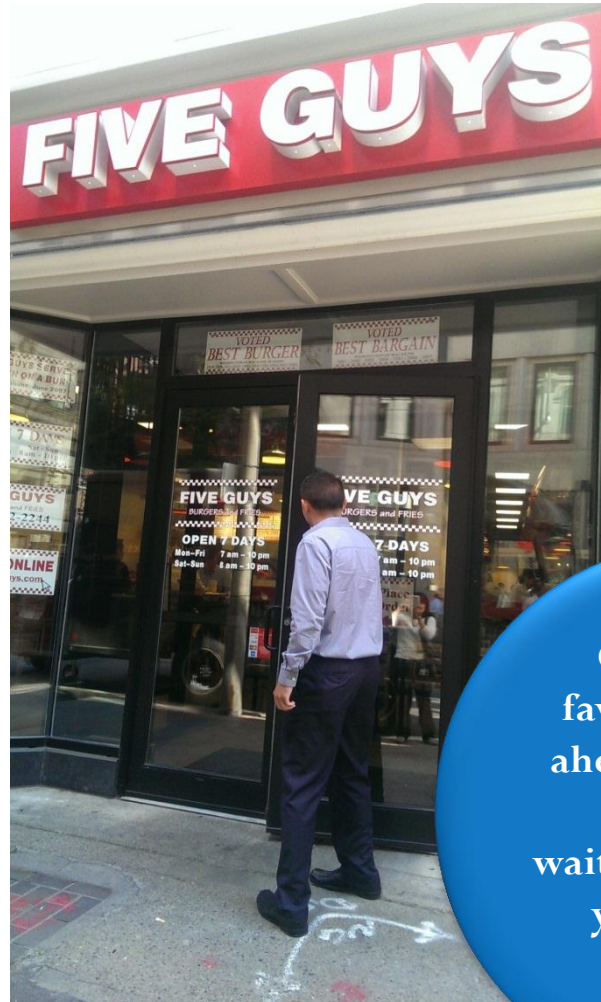
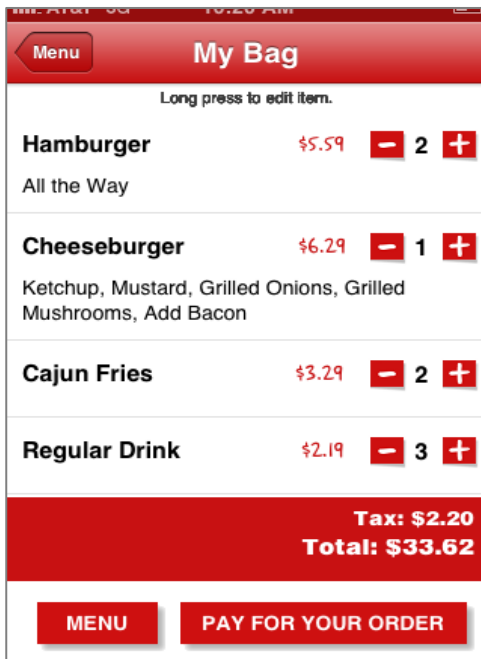
Use your smartphone to settle the bill from your table without waiting for the server to return, and no hassles splitting the tab with credit cards.



FIVE GUYS®

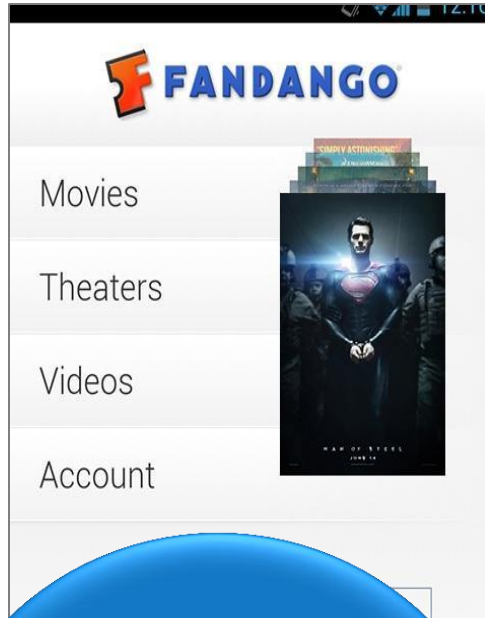
BURGERS and FRIES

Skip the lines, order ahead and just pick-up

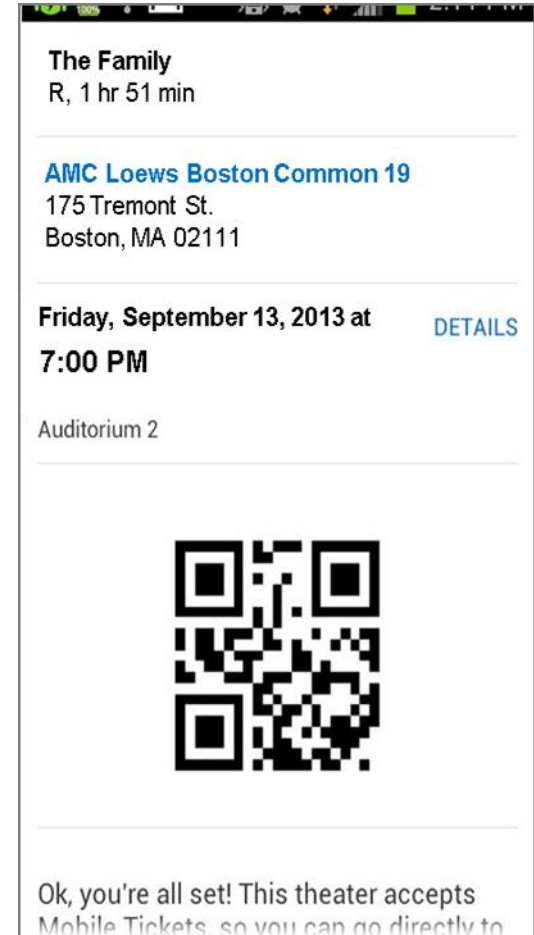
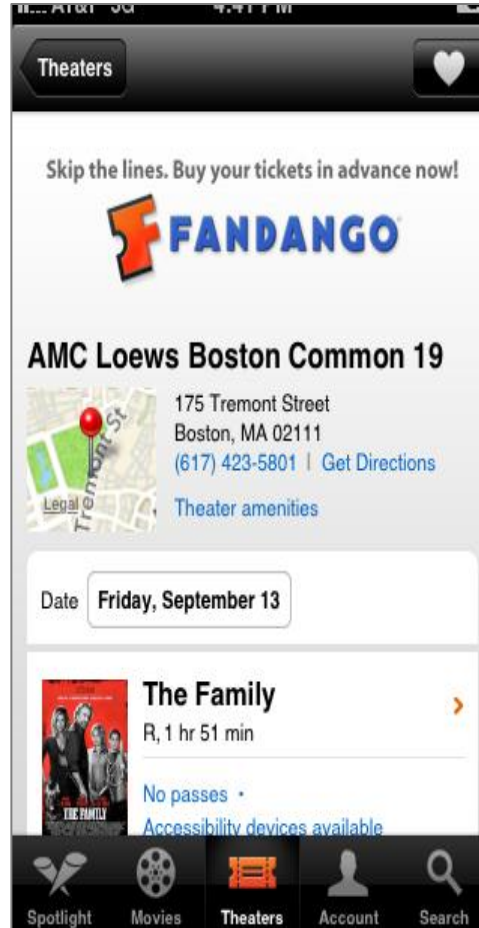


Order your favorite burger ahead of time ...
no line, no waiting, no fuss ...
your burger awaits!

Catch a movie ...



No lines, no waiting
... purchase your
movie tickets ahead
of time with your
smartphone, and
never worry about a
screening selling out!



...or root for the home team

Groupon Featured Deal All Deals Now! Deals ^{NEW} Getaways How

Boston ⁺ Get Deals By Email ⁺

Boston College Eagles – Alumni Stadium

Boston College Football Outing for One or Four at Alumni Stadium in Chestnut Hill. Two Games Available.

from **\$10** **Buy!**

Value	Discount	You Save
\$25	60%	\$15

Buy it for a friend!



Time Left To Buy
2 days 11:34:41

1,229 bought

The deal is on!
Tipped at 7:22AM with 50 bought

Share:
 Send Like 226

The Fine Print

Expiration varies
Valid only for option purchased.
Redeem on day of game. **Must show valid ID matching name on Groupon at Alumni Stadium Gate B. Must provide first and last name at checkout.**
Refundable only on day of purchase. Must redeem together to sit together.
[See the rules](#) that apply to all deals.

Head to the stadium for a game. No paper tickets needed, just your phone.

Boston Celtics

\$45 to See a Boston Celtics Game at TD Garden (Up to \$74.85 Value). Four Games Available.

\$74.85	40% discount	610+ bought limited availability
\$45		

Highlights

ONLY THROUGH **GrouponLIVE™**

Rookie coach rings in a new era of Boston basketball with early-season home games against Orlando, Charlotte, Memphis, and Milwaukee

Fine Print

Expiration varies
Limit 8 per person. Valid only for option purchased. **G-Pass not redeemable with**

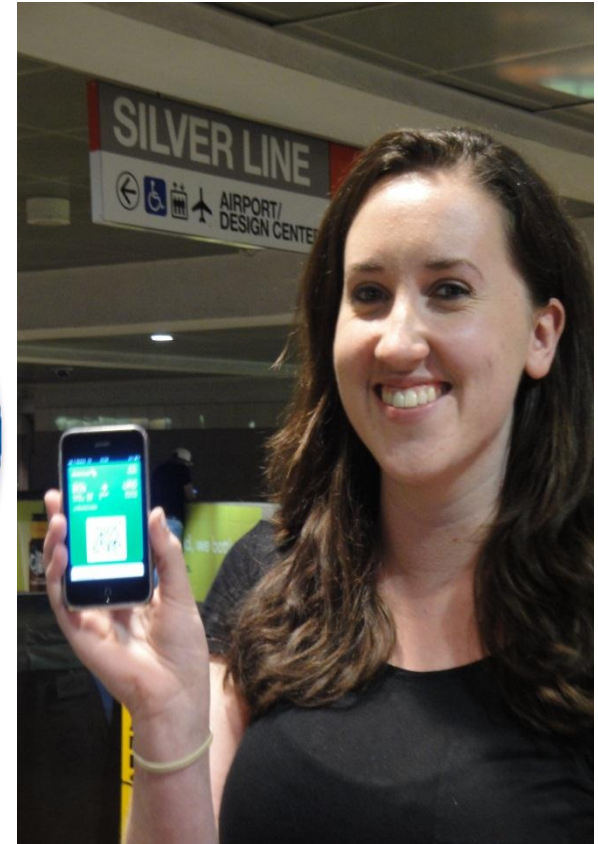
3 days, 13:45:47 left to buy **Buy!**



Mobile boarding passes for weekend out-of-town



No need to sift through pockets to find your boarding pass...check in for your flight with your smartphone and be on your way!



Your smartphone...a modern Swiss Army knife!



For more, visit Payment Strategies online:
<http://www.bostonfed.org/bankinfo/payment-strategies/index.htm>