

Mobile Wallet Evolution: Past to Future

ADOPTION ERA

TRANSFORMATION ERA

Today

Google Wallet
launches

Apple Pay
launches

WeChat Pay
1B users

India UPI
launches

Contactless
surges (COVID)

Tap to Pay
on iPhone

CBDC wallet
pilots expand

Cross-border
interoperability

Biometric-only
authentication

AI-powered
financial advice

Universal digital
identity wallets

- Key Future Trends:
- Convergence with digital identity
 - CBDC integration
 - Cross-border interoperability
 - AI-driven personalization
 - Embedded finance everywhere

- Past milestones
- Future projections

[PROJECTIONS]