[443] Digital Wallet provides a safe place to save **[440] Electronic Identification**. This identification is a way of achieving **[441] Identity**, which secures **[442] IAM** (Identity and Access Management). **[442] IAM** controls access to **[450] Cloud Service**, which can incur **[460] Technical Debt**. To address **[460] Technical Debt**, **[423] Talent Management** must be rethought, which plans and integrates with **[401] Enterprise Architecture**. **[410] Digital Transformation** can aid in achieving **[442] IAM** and is part of **[400] IT Strategy**, helping solve **[460] Technical Debt**. **[400] IT Strategy** and **[401] Enterprise Architecture** collectively support the broader goals of digital transformation.