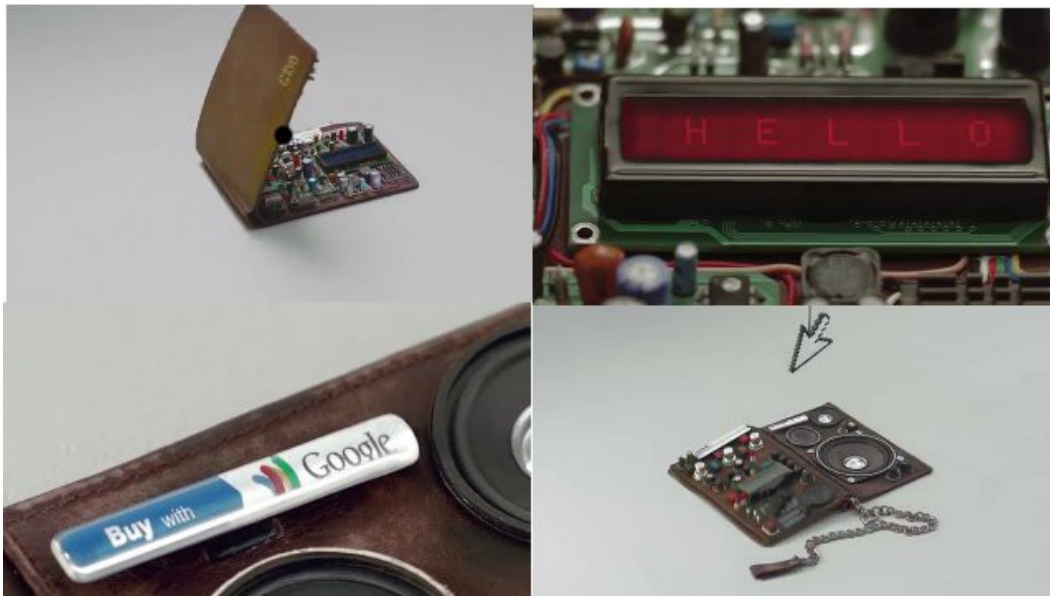


“Goodbye, Wallet”! Toward a Transactional Geography of Mobile Payment

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Stills from “Google Wallet Overview,” 2012.

“The phone can take it from here”¹

In 2011, Google released the first video advertisement for its “Wallet”

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product.² The commercial, a clever re-edit of a scene from a 1998 episode of the sitcom *Seinfeld*, featured the character George Costanza, self-proclaimed “Lord of the Idiots,” and his wallet. For fans of the show, George’s overstuffed wallet is a totem of schlubby ineptitude. In the episode, George says that he considers his wallet “an organizer, a secretary and a friend,” but it is so overstuffed that sitting down with it in his pocket has given George serious back problems.

In the commercial, titled “Our First Google Wallet Customer,” George notices a flier that reads, “Make Your Phone Your Wallet.” Intrigued, he tears off one of the tabs and tries to put it in his wallet. The tiny slip of paper, however, is more than the wallet can bear. With a loud pop, the wallet bursts, exploding bits of paper all over the snowy New York City street. The screen goes white. The signature *Seinfeld* bass synthesizer riffs are paired with a pleasant alert chime, a sound recognizable to most of us in the early 21st century as a computer having accomplished something.



Still from “Our First Google Wallet Customer,” 2011.

That same year, Dwolla, a Des Moines-based mobile payment start-up, released its own commercial.³ In it, a young, fashionable woman walks down the street. She is about to enter a coffee shop when suddenly she appears anxious. Removing her smart phone from her coat, she is relieved. There is a

voice-over: "Remember when cash was king? Or when paying by card was convenient? You know, the old days, when a misplaced wallet or checkbook meant that you were financially stranded." It is clear that the young woman has forgotten her wallet. But there is no cause for alarm: Because she has Dwolla on her smart phone, she can easily find her location and a list of merchants near her that accept Dwolla, walk to the nearest coffee shop, and make a purchase.



Stills from "Dwolla Spots - Location Based Mobile Payments," 2011.

The physical wallet, then, appears targeted for obsolescence, ready to be replaced by the other bulky object most people carry today, the mobile phone. The commercials are clear: mobile payment systems are for resourceful young people who can forget their wallet but still order a latte and get work done in a coffee shop without missing a beat; old-fashioned wallets are for losers who can barely sort through their own wadded hoard. Indeed, Google puts a fine point on it, closing with the on-screen words, "Goodbye, wallet. The phone will take it from here."

Money, Mobility

The word "wallet" probably comes from Old French or Anglo-Norman words meaning to travel as if on a pilgrimage or to "roll up."⁴ Wallets, even the old-fashioned leather kind, are a technology of mobility, a container of cash, a portfolio that tethers us to the network of relations that help us move: credit cards that connect via magnetic tape to an account, dollar bills that are backed by state authority, documents of identity, affiliation, and access.

Indeed, innovations of money forms and infrastructures have always been bound-up with space and movement. Gold and other metals were likely selected as commodity money tokens because they are durable, divisible, and portable.⁵ Paper currency, even more portable, helped define the nation-state as an economic territory.⁶ In the 20th century, as rapid mobility became common through highway systems, personal automobile financing, corporate business trips, and democratized jet travel, new payment systems like Diners' Club emerged to help money move as fast as people did.⁷ Later, PayPal responded to new Internet geographies by facilitating translocal peer-to-peer exchanges.⁸

So, what exactly is newly "mobile" about the new "mobile wallets"? What geographies of transaction does the idea create and respond to? This essay uses advertisements for new mobile phone payment systems to understand the spatial imaginaries they enact. Traditionally, payment services like VISA and PayPal generated revenue through fees on transactions, but increasingly, the record of transactions themselves is seen as a source of value, another "big data" vein to be mined⁹ The commercial value of the new mobile wallet is in its ability to make relations between sets of data, financial and social, and

to use those relations to map physical space and plot a course through it.

A "Wallet in the Cloud"

Despite the assertion that the "phone will take it from here," the phone itself is, as a 2012 video for Google Wallet explains, only a terminal that accesses a wallet "stored securely, in the cloud."¹⁰ Unlike George Costanza, someone whose wallet is in "the cloud" does not need a special object, such as a magnetic strip-enabled credit card or a dollar bill, to access the value that belongs to them. Even a phone is only a device to sign into an account, which can be managed and used from any computer that is connected to the Internet. Like all cloud computing systems, the mobile wallet is selling the use of infrastructure, "on-demand network access to a computing environment and computing resources delivered as services."¹¹ It is "mobile" in relation to a remote, centrally-managed store of data. The money stored in a bank account is, through the mobile wallet, available on-demand, ubiquitously. The "wallet in the clouds" is everywhere and nowhere.



Still from "Google Wallet Overview," 2012.

Unlike value stored on a handset or even a simple value transfer system, a "wallet in the cloud" connects to a portfolio of other accounts. A 2012 video

for Google Wallet explains that its product “would start with your cards: credit, debit, VISA, MasterCard, American Express, and Discover. [...] All your cards, all together, in a virtual wallet that goes anywhere.” A cloud-shaped balloon, filled with credit-cards fluttering around like butterflies, pops up out of a change purse like a parachute. Most systems use a similar model: for example, Square, a leading mobile payment system, was originally envisioned as “Card Case” product.¹² The point is not merely to use the service to pay for something, but to use it as a “wallet,” a universal gateway and—crucially—to collect data on whatever passes through it.

It is not just financial services that are “walletized” together, but social media accounts as well. The launch video for Google Wallet, which debuted in 2011, a few months after the George Costanza video, demonstrates how payment is integrated with the company’s range of services—search, e-mail, the Android operating system.¹³ Dwolla emphasizes that its system uses Facebook, Twitter, and other social media services as universal address books. In contrast to its George Costanza video of the year before, by 2012, Google had grown sentimental about old fashioned wallets: “This is your wallet. It tells a story: what you buy, who you love, what you keep close.” As Keith Hart argues, money is a “memory bank,” the primary mediator between people and society, “a way of keeping track of the complex of social networks we generate.”¹⁴ The mobile wallet materializes those relations as data and assembles it alongside other sets of data, promising a valuable alloy amid what has been called a “big data gold rush.”¹⁵

Transaction-Sorted Geographies

The economic promise of the mobile wallet is found not just in the data relations it generates in “the cloud,” but in way these relations touch down on the ground, in place. As one marketing pundit put it, mobile wallets might represent the “holy grail” of online marketing: the ability to track highly targeted advertising messages through to an actual point of purchase, in real location and time.¹⁶ Tracking and personalization grow legs like a fish and emerge from the Internet into public space.

The launch video for Google Wallet, which shows the journey of three friends as they buy gifts on the way to another friend's birthday brunch, provides an idealized demonstration of this vision. One woman, waiting in line while

picking up a cup of on-the-go coffee, is delighted to see that she can tap her phone to a poster and, through near-field communication (NFC), automatically sign-up for a loyalty program and get her tenth coffee for free. She then uses her phone to search for "Deals Near Me," and is off to find flowers. Another, browsing in a chic gift shop, using the same technology, sees something she likes and activates a "Google Spot" to learn more about the product and receive a twenty percent off coupon. The scenes are interwoven with shots of the friends' feet on sidewalks, making their way through the city at an energetic but leisurely pace. They move through the city, exploring and experiencing it more deeply than they would without their Google Wallet.



Stills from "Google Wallet Product Launch Short Video," 2011.

This is a transaction-sorted geography.¹⁷ The wallet traces an approved geography where its payment and coupons are accepted. It records, predicts

and pushes movement through space. The integration of transactional data with other “social” data is enacted as an annotated reality: data flows back and forth over the physical world. This is also a “differentiated mobility,” necessarily producing difference, inequality, segmentation.¹⁸ The mobile wallet makes implicit promises: to future users, it offers personalization, and to future advertisers, it offers the power to define that personalization. It creates a market in who will go where, how people will be hailed and how physical space will be filtered.

Conclusion: Speculative Fictions

The evidence used in this essay, marketing videos for mobile payment systems, provides a compelling glimpse into the spatial organization these technologies would provide. It is important, however, not to take these advertisements at face value, as a reflection of some actual reality of mobile payment system use. Instead, they should be seen as a genre of corporate speculative fiction. They are intended to promote and thereby implement a particular vision of the very near future.

In 2013, a report by analytics firm comScore circulated among technology blogs that showed that few United States consumers had heard of mobile payment systems and even fewer had ever used one.¹⁹ As one payments industry blog post reacting to the study put it, “If you’re waiting for digital wallets to truly become a mainstream form of payment, you might want to get comfortable.”²⁰ Despite the attempts of Google, Square, Dwolla, and others, the speculative fiction of mobile wallets has not yet manifest in the mainstream.

But, as Bernardo Bátiz-Lazo, Thomas Haig, and Dave Stearns argue, perhaps even moreso than for other technologies, performative visions of the future have, throughout the 20th century, been an important driver of payment system innovation.²¹ The “cashless society,” still as yet unrealized, has long been a feature of an idealized modernity. In 1889 Edward Bellamy’s novel *Looking Backwards*, “credit cards”-- possibly the first use of the term-- are used to equitably distribute “credits” in a socialist utopia.²² In 1963, Diners’ Club issued a premature “obituary” for cash, claiming that it “died” because it simply was not as “modern” as the universal charge card.²³ Today, mobile wallets hinge on emergent geographies, anticipated infrastructures, and big

bets about the value of social data. Payment is, over and over again, a technology that is suspended between stability and experimentation: change is incremental, unexpected, but embedded in stories about the persistent past and the impending future.

Notes

- 1 Thank you to Amelia Acker, Manuel Castells, Morgan Currie, Kevin Driscoll, Lan Le, Bill Maurer, Taylor Nelms, Nick Seaver, Stacey Wood, and the anonymous reviewers.
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