# Mobility Wallet Primer

## What is a Mobility Wallet?

The term Mobility Wallet refers to an electronic or card-based payment tool/system, potentially applicable to both public and private shared transportation services, that helps to facilitate multimodal mobility. A Mobility Wallet is a token or tool that provides users with access to rides, passes, best fares, and/or personalized credits. This token or tool can be utilized by riders to make trip payment easier and more seamless across a range of mobility options, modes, and carriers.

## What are the Core Goals of a Mobility Wallet?

- Offer an integrated, one-stop payment option for mobility services
- Facilitate fare payment (seamlessly applying the best rate[s], applicable discounts, etc.), including when using multiple modes or carriers for a single trip
- Advance transportation equity (for instance, by connecting qualified riders with transportation subsidies)

## What are the Key Functions of a Mobility Wallet?

Centralize Account Management

Facilitate access to a variety of mobility options

Allow customers, institutions, governments, etc. to add funds

Enhance accessibility and ease of use

Provide a secure platform

## Key Considerations for Implementors

The specific form and function(s) of a Mobility Wallet may vary based on community needs and associated local partnerships, leadership, etc. Promoting interoperability, however, will be important to making these mobility tools more widely applicable and useful. Below are some key considerations for mobility wallet implementors to keep in mind when developing and deploying a mobility wallet pilot or program:

1. **Equity:** Build equity into the design and process, and invest in associated community education, engagement, and outreach
2. **Connected coverage:** Ensure that the token or tool can be utilized across modes, providers, and geographic areas
3. **Ease of use:** Promote ease of use for users and transit providers, including API interoperability
4. **Reliability:** Ensuring security, including Payment Card Industry compliance, of the system
5. **Accessibility:** For all users (for example, including those who are unbanked or lack a smart phone)
6. **Partnerships:** Potential partnerships, applications, and extensions (paired with trip planning capabilities, etc.)