

## A new approach to mobile wallets; Interview with Prashant Nema, Didalio Founder

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The mobile wallet space has become crowded, making it increasingly challenging for mobile wallet solutions providers to differentiate themselves in the marketplace. I recently interview Didalio's founder, Prashant Nema to see how this Silicon Valley upstart plans to compete with the big guys. First Prashant explained to me where the unusual name came from, "Didalio comes from Did, as in Digital ID, and 'Alio' which is Latin for how to be recognized in the world. Didalio offers small merchants and financial institutions, as well as merchant acquiring payment processors, a mobile wallet middleware solution that is low in cost, and is easy to implement and manage." Prashant went on to say, "Smartphones and tablets have created a generation of on-the-go consumers. In order to build a successful business in the increasingly mobile economy, you need to be as on-the-go as your customers are, but when you're a small business owner on a small business budget, that's easier said than done. Or at least it has been, until now, because the Didalio is a mobile wallet agnostic middleware."

I asked Prashant to describe what makes Didalio different and he said, "Didalio is the first industry Mobile Wallet Middleware with one patent issued and one patent pending, our innovative software was awarded its first U.S. patent in September 2014 for identity verification and we already integrated with three mobile wallets (Apple Passbook, Google Wallet and our own white labeled Wallet) for easy sharing and communication." I asked Prashant to describe their current offering and he said, "The Accelerator cloud service and APIs has been in the market since June 2014 and Didalio Accelerator SaaS solution went live August 2014 with support for mobile offers and promotions. Our cutting-edge Wallet Technologies (SDKs & Reader) have just released. They help mobile apps read/write from mobile wallets on the user device. The Didalio wallet has been available to download since early summer 2014 on the Apple store and Google Play. The deal engine which works with our middleware today is now available as a standalone offering, and Didalio has a roadmap to add support for additional business content like pay cards, account balances, access control, keys and tickets."

As the concept of "POS Everywhere" starts to catch on, we will no longer need checkout lanes, and the POS systems will be cloud based. EMV will no doubt be a massive accelerator for an end-to-end experience with PCI compliance. EMV and NFC are already being adopted at 'Big Box' retail, but there is no small merchant solution, and fraud will inevitably migrate to the small merchant. Mobile wallets linked to customer loyalty programs that can be easily integrated in the small retail merchant environment that enable tech-savvy retailers to offer local deals and discounts, will be the driver for solutions like Didalio. Giving consumers options instead of a one-wallet-fits-all approach may turn out to be the right mix that leads to mass adoption of mobile wallets. Contact Prashant at Didalio - [pnema@didalio.com](mailto:pnema@didalio.com).

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