

DIGITAL WALLETS & HOW WE INTERACT WITH THEM

WHAT FACTORS OR CONSIDERATIONS INFLUENCE YOUR DECISION TO CHOOSE A SPECIFIC DIGITAL WALLET?



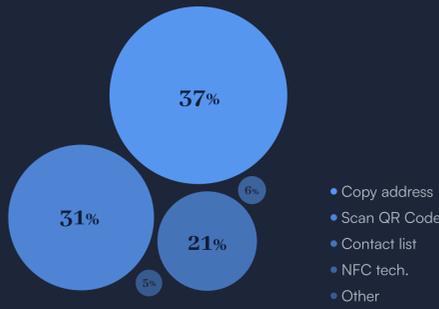
HOW DO YOU PREFER TO ACCESS YOUR DIGITAL WALLET(S)?



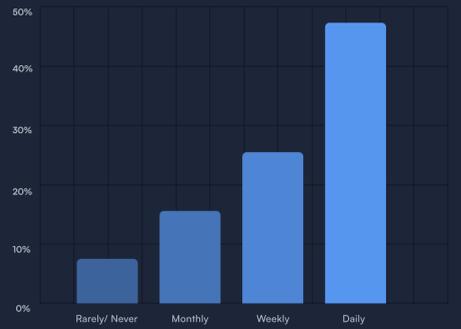
HOW DO YOU TYPICALLY ADD FUNDS TO YOUR DIGITAL WALLET(S)?



WHAT METHODS DO YOU FIND MOST CONVENIENT FOR SENDING FUNDS?



HOW FREQUENTLY DO YOU USE DIGITAL WALLETS TO SEND AND RECEIVE FUNDS?



ON A SCALE OF 1 TO 5, WHERE 1 IS "NOT AT ALL IMPORTANT" AND 5 IS "EXTREMELY IMPORTANT," HOW IMPORTANT IS PRIVACY TO YOU WHEN USING A DIGITAL WALLET?



WHAT ADDITIONAL PRIVACY FEATURES OR IMPROVEMENTS WOULD YOU LIKE TO SEE IN DIGITAL WALLETS?

- I find wallets with Authenticator to be frustrating to use when transacting so I tend to steer clear of those wallets. I do worry that a six digit number security from a mobile seems very hackable and I suppose the same goes for text passwords, finger print access seems very secure option for mobile wallets.
- 2FA, Biometrics for mobile
- 2FA recovery method (email/paymail + authenticator app/SMS) for seed phrase if a phone is lost/damaged
- Iris recognition, integrated possibility of encoding (and its key) of message / ordinals / nft
- A disinterested third party certification. I don't have the technical understanding to know if everything the wallet creator is say and does is actually legitimate.
- Know what data is collected by wallets is important, more transparency. Ability to store and sell my private data to companies.
- Making sure that the address I copied is correct and that I don't accidentally remove a digit. Most wallets I use do tell me if I put in an incorrect address so not a huge issue with the wallets I use but I always worry I may send money to the wrong address.

HOW CONFIDENT ARE YOU IN THE PRIVACY AND SECURITY MEASURES OF YOUR CURRENT DIGITAL WALLET(S)?



DO YOU FEEL ADEQUATELY INFORMED ABOUT THE TRANSACTION FEES ASSOCIATED WITH YOUR DIGITAL WALLET(S) BEFORE INITIATING A TRANSACTION?



HOW IMPORTANT IS IT FOR YOU TO HAVE ACCESS TO CUSTOMER SUPPORT OR ASSISTANCE WHEN USING A DIGITAL WALLET?



HOW DO YOU FEEL ABOUT A SEAMLESS INTEGRATION BETWEEN YOUR DIGITAL WALLET(S) AND YOUR EXISTING BANKING ACCOUNTS OR FINANCIAL INSTITUTIONS?



IF YOU COULD SUGGEST ONE NEW FEATURE OR IMPROVEMENT THAT WOULD MAKE DIGITAL WALLETS MORE USER-FRIENDLY OR EFFICIENT, WHAT WOULD IT BE?

- "Make it easy to send yourself money. Have your verified address easy to select so when you send money across your wallets you don't have to worry about if you sent it to the wrong one or made a typo, just click your name and the name of the wallet. Click on: Evelyn-BitPay, Evelyn-Centbee, or "My" My HandCash My Relayx My Twetch. Can a wallet integrate w/ machines so I can buy BSV directly and not waste buying BTC from the machine first? Can you do like Centbee does with electricity in Africa and arrange an agreement when people use your wallet it integrates with the Bitcoin ATM machine wallet and you exchange my cash money for me to buy BSV with low fees from the machines at grocery and gas stations please?"
- "It's a small but IMO useful feature if I could send a short text message. Not many characters but, say, 4x the amount of HandCash."
- "A feature (smart contract) trust in case of death. The possibility of creating smart contracts (nLock time for example) accessible by simple click for any user. VAT function would be a plus. Supplied chain tracking function would be a plus."
- "Web3 needs its own browsers. Similar to what Brave browser does with BAT but it needs to (1) use BSV and (2) start with identity. - I want to log into my wallet/client/browser and be able to authenticate anywhere I go with certificates in my wallet-browser (any social media, my email, my bank, insurance site, exchanges, healthcare sites, and everywhere else). No more usernames and passwords in Web3. (Can the Babbage Authority protocol help with this?) - As a user, I don't want a different wallet for everything I do. I want wallets to compete to create the best interface and experience on top of a standard protocol that works everywhere in the ecosystem. App developers with customers in mind should demand this of wallet developers."
- "Having background wallets without people necessarily caring about them. User can have a wallet created for them, then back it up and assume control of it when holdings become important to them. That way we can implement micro reward schemes that work across services and aid adoption by having more people holding coins without necessarily having to go through the step of creating a wallet for it. When they want to spend (eg a paywall), the wallet appears in the foreground and they can then chose how to handle it beyond that."
- "Better segregation of different types of NFTs. Better categorization and filtering options."
- "A locking mechanism so that I can force myself to save money lol. Like, I deposit \$10,000 and I say (ok, wallet, do not move any money out of here for x weeks/months/years) and make a little email reminder for when the lock is lifted or something like that, that'd be cool. And to NOT have a way to unlock it through support or anything like that, the lock must be non-reversible."
- "Counterparty verification, an exchange which supports paymail deposits and withdrawals, the ability to initiate payments as the receiver for things like monthly subscriptions, the ability to accept or reject inbound requests for outputs or payments."
- "Account held in cash of local currency(so value remains constant), with BSV just used to enact transactions (record changes between cash accounts)."
- "NFC "tap to pay" function at point-of-sale, but that is more of a problem for Tradfi issuers of debit terminals than it is the fault of digital wallets."
- "Integration with banking!"