



Mobile Wallet

The Playbook for Your Newest CRM Channel



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Why the Wallet.

Why now.

#1 - Your customers are already in the Wallet

The Wallet is not an emerging technology.

It is an established usage:

- By 2026, there will be **5.2 billion digital wallet users** worldwide. ^[1]
- **70%** of them prefer wallets that integrate loyalty and rewards. ^[2]
- Apple Wallet has over **740 million users**, Google Wallet over **250 million**. ^[3]

Your customers already have the tool in their pocket. The question is no longer "should we go for it?", but "why isn't your brand there yet?".



#2 Existing channels are reaching their limits

Brands have never had so many ways to contact their customers. Yet, capturing their attention has never been more difficult.

- **Email:** open rates around 20%, constantly declining. Inboxes are saturated. ^[4]
- **SMS:** effective (~98% open rate), but costly at scale and increasingly filtered by operators. ^[5]
- **App Push:** effective, but assumes the customer has downloaded your app, which concerns a minority of your base.

The Wallet positions itself differently: ~100% deliverability, ~22% click-through rate, zero cost to send, and no app to download. ^[6]



It's not just about shops.

The Wallet is often associated with physical retail. In reality, it is aimed at any brand that wants to strengthen its customer relationship, whether they sell online, in-store, or both.

- **E-commerce pure players:** referrals via QR code, reward reminders, post-purchase engagement.
- **Brands with stores:** identification at checkout, geolocated drive-to-store, VIP experience in-store.
- **Omnichannel brands:** unification of customer profiles between online and offline, consistency of experience.



On average, brands that activate the Wallet see:

 x5 Read rate vs emails	 +23 to +40 % Purchase frequency	 +35 % Revenue per customer
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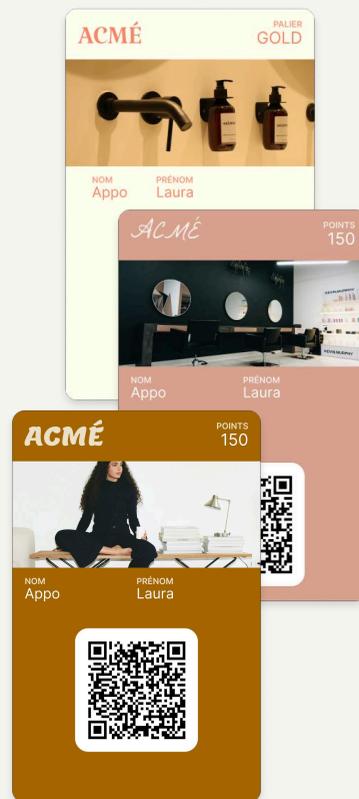
The 6 pillars of your Wallet

Most brands interested in the Wallet first think of push notifications. This is understandable: it's the most visible aspect.

However, reducing the Wallet to a mere messaging channel misses the point.

The Wallet is an object that resides in your customers' smartphones. It displays, identifies, unifies, collects, and communicates.

These 5 functions are complementary, and it is their combination that makes the Wallet a key CRM lever.



#1 - A living card, always up to date

Your brand has a permanent place on your customers' smartphones. Keep it alive.

The Wallet card is not a static file. It's a dynamic medium: every displayed field can be updated in real-time, without any action from the customer, without notification.

Points balance, VIP tier, favourite store, campaign visuals: everything evolves automatically. When the customer opens their card, they always see fresh and relevant information.



3 concrete examples

1. Make progress visible at all times.

The customer checks their card and immediately sees where they stand. No need to log into an account or search through an app. Motivation increases when progress is always in sight.

2. Update visuals in line with your key moments.

Sales? Black Friday? The visuals can be changed instantly for the entire base. 10,000 cards updated in seconds, without push notifications, without emails.

3. Differentiate the experience based on status.

A Silver customer does not see the same card as a Platinum one. The design evolves with the tier, enhancing the sense of recognition and progress.

#2 - For in-store customer identification

The customer no longer needs to prove who they are. Their card does it for them.

The card contains a scannable barcode or QR code at the checkout. A single scan is enough: the seller accesses the customer profile (history, points, VIP status) without asking for a name or email. Identification is immediate, seamless, and even works offline.

No more entering emails at the checkout, awkward questions, or typing errors. The profile loads, points are credited, and the relationship continues without friction.



4 concrete use cases

1. Automatic accumulation of points.

The customer presents their Wallet card, the cashier scans the QR code, and points are instantly credited to their balance. The customer sees their balance updated in real-time directly on their card.

2. VIP recognition.

A seller can tailor their approach to a VIP customer: personalised advice, reserved products, exclusive discounts. The customer feels acknowledged.

3. Attribution of offline purchases to the CRM.

Each scanned transaction feeds into the customer profile. Online and offline data converge into a single view.

4. Simplified Click & Collect.

The scan identifies the customer, retrieves the associated order, and validates the pickup in seconds. No need to search for the confirmation email or provide an order number.

#3 - The foundation of unified commerce

One customer identity. Everywhere. Effortlessly.

How do you recognize the same customer whether they are shopping online, in-store, or via a pop-up store?

Today, most brands claim to be omnichannel, but the journeys remain fragmented: data is scattered across systems, and the customer has to re-identify at every touchpoint.

The Wallet card changes this logic. It becomes the common denominator across all channels. The customer carries their identity with them, without an app, and is recognizable everywhere, at any time.



The problem: connected channels, but not unified

From the consumer's perspective, there is only one experience: that of your brand. They do not distinguish between your website, your store, or your customer service. However, from the brand's side, each channel often operates in silos:

- The in-store salesperson does not know what the customer has ordered online.
- Customer service does not have access to loyalty status.
- Points accumulated online are not always usable offline.
- The customer has to provide their email or name at every interaction.

The Wallet creates a single support, readable by all channels, and always in the customer's pocket.

#4 - A first-party data source

Every Wallet interaction is a signal. Each signal feeds into your CRM.

The Wallet is not just for disseminating information; it also captures it. Installation, checkout scanning, card deletion: every event is measurable.

Connected to your CRM stack (Klaviyo, Brevo, HubSpot...), the Wallet enriches your segments and fuels your automations.



3 concrete uses cases

1. Segment by Wallet behaviour.

Create actionable segments: customers with the card installed vs. those without, recent uninstalls... These segments allow you to tailor marketing pressure channel by channel and prioritise high-value profiles.

2. Trigger automations.

Wallet events serve as triggers in your CRM scenarios. No scan in the last 60 days? Reminder email with points balance. Uninstall? Recovery flow. New installation? Welcome sequence.

3. Measure incremental impact.

Compare the KPIs of Wallet customers vs. non-Wallet customers: average basket size, purchase frequency, revenue per customer. By tagging your links with UTM and cross-referencing with your CRM, you can accurately attribute the Wallet's contribution to your overall performance.

#5 - Referral at your fingertips

Every customer becomes an ambassador, at any time.

Referral is one of the most effective acquisition levers. However, it often faces the same problem: the customer forgets their code, can't find their link, or doesn't think of it at the right moment.

With the Wallet, the referral code is always there. Integrated into the card as a QR code, it is accessible with a simple gesture. The customer opens their card, a friend scans the code, and the mechanism kicks in: registration, attribution, reward.

With the Wallet card, sharing becomes as easy as showing your screen.



3 concrete examples

1. In-store, between customers.

A satisfied customer shows their card to a friend who is accompanying them. The friend scans the QR code, registers, and both are rewarded. The seller can also encourage this process at the checkout.

2. In everyday life.

At the office, in a restaurant, at a party: recommendations often happen verbally. With the Wallet, the customer can immediately move from recommendation to action, without searching for a link or logging into an account.

3. In addition to digital channels.

The Wallet QR code does not replace referral links shared via email, SMS, or WhatsApp. It complements them by opening a physical and spontaneous channel that did not exist before.

#6 - A direct and owned communication channel

Notifications on the lock screen, without downloading an app.

This is the most visible and impactful aspect of the Wallet. The Wallet opens a direct communication channel between your brand and your customers, with an unparalleled level of visibility.

No cluttered inbox. No spam filters. No sending costs. The message arrives on the lock screen, the most viewed space of the day. And unlike app push notifications, the customer doesn't need to download anything: the channel is native, integrated into the Wallet.



What makes Wallet notifications effective

1. A reading rate 5× higher than emails.

The notification appears on the lock screen, at the same level as a message or a call. It is seen, not buried in an inbox.

2. Targeting based on CRM data.

Each notification can be tailored according to the customer's profile: points balance, VIP status, favourite store.... This is not mass-push; it's targeted and personalised activation.

3. Contextual triggers.

Beyond manual campaigns, Push notifications can be triggered automatically: welcome messages, reminders for dormant points, VIP tier changes. The right message at the right time.

4. Geolocated triggers.

A notification can be sent when a customer enters a predefined radius around your stores. A level of contextualisation hard to achieve via email or SMS, and a powerful lever for driving customers to stores.



6 key moments of a successful Wallet strategy

Great, the Wallet is in place. Your customers have installed their card. The 5 pillars are set.

The essential question remains:
When and how should you communicate?

An effective Wallet strategy does not rely on the volume of notifications sent, but on their relevance. The right message, at the right time, in the right context.

To structure your strategy, we have identified 6 key moments in the customer lifecycle.

Each corresponds to a distinct relational phase, with its own objectives, timing, and mechanics.

A

New skincare arrivals ✨ 9:41 AM
Your next skincare routine awaits you here.

A

Welcome! 🎉 9:41 AM
Your card is ready! Earn points, receive exclusive benefits

A

Gold tier reached 🏆 9:41 AM
Congratulations! New privileges await you.

#1 - Activation

Immediately convey the value of the Wallet

Adding a card to the Wallet marks a key moment in the customer journey. The consumer grants your brand a place on their smartphone (a personal and valuable space) where their level of attention is at its peak.

The first communications sent in the minutes that follow shape the long-term perception of the program: a simple feature or a true relational advantage. The goal is not to sell, but to make the value proposition immediately tangible from the very first interaction.

Objectives

This activation phase should aim to:

- confirm the successful activation of the card,
- make the system concrete and understandable,
- reinforce the interest in keeping the card,
- initiate a first micro-engagement.

It is about laying relationship foundations and establishing the first usage reflexes.

Recommended timing

- Send a notification right after the card is added.
- Maximum tolerance: 2 to 3 minutes.

Beyond this timeframe, the element of surprise and novelty fades, and the opportunity to create a first point of impact is significantly reduced.





4 approaches to succeed in the initial activation

Complementary levers to transform adding the card into a first relational experience and establish usage from the start.

1. Welcome the customer and humanise the brand.

A 🎉 **Welcome!** 9:41 AM
Your card is ready! Collect points, receive exclusive benefits

A 😊 **Nice to see you** 9:41 AM
You are now part of our privileged customers.

2. Make the value tangible immediately

A 🏆 **Already 50 points for you** 9:41 AM
Just 25 more to unlock your first reward

A 🛡️ **Keep it safe** 9:41 AM
The best surprises come directly here.

3. Initiate a first micro-engagement

A 👁️ **Take a look** 9:41 AM
Open your card to discover your benefits.

A 🏃 **Ready to get started?** 9:41 AM
Your next reward is within reach.

Bonus: mini activation sequence over 7 days

A 🎉 **Your card is activated** 9:41 AM
Collect points and receive exclusive benefits.

A 🏆 **A little reminder** 9:41 AM
You have already collected over 50 points.

A 🎁 **An offer just for you** 9:41 AM
-10% on your next order

#2 - Early Engagement (0-30 days)

Establish usage and trigger the first interactions

After activation, a decisive phase begins: the first 30 days. It is during this period that the customer evaluates the relevance of your card in their Wallet and the real value brought by your brand.

The challenge is not yet long-term loyalty, but the establishment of initial usage: checking their card, exploring your universe, understanding the programme. If well orchestrated, this phase transforms a new passive member into an engaged customer.



Objectives

- establish a habit with the card,
- initiate a first recurring purchase,
- start the first recommendation mechanisms.

Each touchpoint should help enhance perceived value and structure initial usage.



Recommended timing

- From D+3 to D+30 after addition,
- a maximum of 1 to 2 notifications per week.
- Ideally spaced 5 to 7 days apart.

The goal is to maintain a presence without causing fatigue, while prioritising the relevance of interactions.



5 approaches to establish initial usage

Operational approaches to quickly engage new members and initiate valuable behaviours.

1. Create the habit and establish a first Wallet reflex.



Quick check-in 🧐

9:41 AM

Take a look at your card. Your benefits are there.



Your card is waiting for you

9:41 AM

Remember to use it on your next in-store purchase 😊

2. Launch product/collection discovery



To discover this week

9:41 AM

Discover the new collection and earn your next points



New skincare arrivals ✨

9:41 AM

Your next skincare routine is waiting here.

3. Activate smart cross-sell



Often combined 📌

9:41 AM

Customers love this duo.



Complete look

9:41 AM

An idea to enhance your outfit.

4. Initiate the referral



Share your favourite

9:41 AM

An invited friend = benefits for you.



Your style is shareable

9:41 AM

Invite a friend. You both get rewarded.

5. Encourage a first repeat



New look in sight 👁️

9:41 AM

Your next piece is waiting for you.



What if you came back ✨

9:41 AM

Your next order is already earning you points.

#3 - Loyalty & VIP Tiers

Transforming active customers into emotionally engaged ones

At this stage, your customers already know your brand. They have purchased, interacted with their card, and sometimes recommended your products. The challenge is no longer to explain the program, but to acknowledge their value.

This is where the sense of privilege is built. You are no longer just rewarding transactions; you are valuing a relationship, evolving functional engagement into a deeper emotional attachment to the brand.



Objectives

- Reinforce the sense of exclusivity,
- Encourage progression in the loyalty program,
- Stimulate repeat purchases,
- Transform your customers into ambassadors.

Every interaction should consolidate perceived value and strengthen the long-term bond.



Recommended timing

- As soon as a customer reaches a tier.
- During early access (collections, drops, private sales, sales).
- 1 to 3 activations per month max.

The goal is to preserve the rarity and value of the message while maintaining a premium and personalized relationship.





5 approaches to activate the VIP experience

Goal: transform transactional recognition into a status experience and create a distinctive relationship with your best customers.

1. Celebrate a status or progression



VIP drop today

9:41 AM

Discover our new arrivals before anyone else.



New iconic piece

9:41 AM

Access reserved for our most loyal customers 🤝

2. Offer exclusivity



A complimentary treatment 🎁

9:41 AM

A beauty surprise awaits you. Just for you!



Just for you ✨

9:41 AM

A gift awaits you in your customer space.

3. Reward and create emotion



Gold tier achieved 🏆

9:41 AM

Congratulations! New privileges await you.



You are making progress 🙌

9:41 AM

Just 25 points to unlock the Silver tier

4. Value the customer



Thank you for being with us ❤️

9:41 AM

Your loyalty matters. We wanted to let you know 🙏



Thank you for your trust

9:41 AM

Your loyalty deserves special attention.

5. Transform your best customers into natural ambassadors



Do you like the brand?

9:41 AM

Introduce it to someone you love.



A moving moment to share

9:41 AM

One invited friend = a bonus for you.

#4 - Reactivation

Re-engage without degrading perceived value

When a customer enters a phase of inactivity, the challenge is not to push them directly, but to recreate a point of interest: launching a collection, restocking, a commercial highlight, or enhancing existing benefits.

Performance relies on activating the right context rather than explicit reactivation messages. The goal: to recreate desirability without slipping into a purely promotional mindset.



Objectives

- Re-engage customers who have lost activity,
- Reintroduce product news,
- Enhance dormant points or benefits,
- Capitalize on commercial highlights.

Each activation must provide a clear and legitimate reason to return and interact with you.



Recommended timing

- Inactivity detection: D+30 / D+60 / D+90 without purchase.
- At each new launch or highlight
- Upon restocking a previously viewed product

The goal is to intervene at the right moment, with a contextualized message.





5 approaches to reactivate and recreate interest

Goal: recreate desirability through products, key moments, and relational benefits, without devaluing the brand.

1. Reactivate through restocking / back in stock



New skincare arrivals ✨

9:41 AM

Find your next night cream. Guaranteed love at first sight!



Seasonal looks 🧊

9:41 AM

Get inspired and be the most beautiful this winter.

2. Reignite interest through a new collection



50 points pending

9:41 AM

Use them on your next order 😊



How about giving it a go?

9:41 AM

Your next reward is within reach.

3. Reactivate by valuing dormant points



They are back 👁️

9:41 AM

Our iconic dresses are available again!



Back in stock ✨

9:41 AM

Hurry up! Limited quantities.

4. Capitalize on key commercial moments



Feeling like something new?

9:41 AM

Come and discover the latest autumn trends.



A little craving?

9:41 AM

Our delicious new arrivals are here.

5. Re-engage without direct promotion



The sales are starting

9:41 AM

Up to 50% off + your loyalty points doubled all week.



Limited capsule

9:41 AM

Discover our exclusive collection at reduced prices.

#5 - Retail Conversion

Activate drive-to-store in real-time

In a mature omnichannel strategy, the Wallet becomes a key lever for real-time drive-to-store. Through geolocated notifications, it allows for the activation of a customer precisely when they enter the influence zone of a retail outlet, a level of contextualization that is difficult to achieve via email or SMS.

The Wallet thus reconnects CRM and operational retail, creating a contextualized touchpoint at the heart of the customer's physical journey.



Objectives

- Generate qualified traffic in-store,
- Increase offline conversion rates,
- Maximize the average basket size in-store,
- Streamline the online & offline experience.

Each activation should be based on relevance and immediate value.



Recommended timing

- Triggering at 100 m, 200 m or 500 m from your stores
- Only during opening hours.
- Prioritize peak commercial times.

The Wallet should be the natural extension of your CRM strategy and not an additional channel.





4 contextualized Drive-to-Store approaches

Objective: activate the right segment at the right time, in the right area, to generate immediate and measurable conversion.

1. Activate Drive-to-Store



Your size is available here 9:41 AM
Available for trying on immediately in the Lyon store.



Item spotted 🧐 9:41 AM
Your shoe size is in stock at this store.

2. Leverage local stock (ROPO / web-to-store)



Free diagnostic ✨ 9:41 AM
Come meet our Skincare experts. It's free.



Decor project? 9:41 AM
Our advisors are waiting for you on Rue Saint-Jacques.

3. Activate value-added retail services



Things are happening here ✨ 9:41 AM
Sales are on, and there are still some great pieces available.



Special day 9:41 AM
We've prepared surprises for you all day in-store.

4. Capitalize on a strong retail moment



You're very close! 9:41 AM
Come and collect your gift at 12 Rue de la Paix.



A little tasty break 🍪 9:41 AM
Our fresh products are available just next door.

#6 - Highlights

Create engagement spikes that strengthen the relationship

Not all touchpoints need to be transactional. Brands that perform well over the long term know how to create relational moments, which do not always seek immediate conversion but build brand preference and strengthen closeness with the customer.

With the Wallet, these messages take on a special dimension: they are placed in a personal space, which amplifies their impact when used sparingly and relevantly.



Objectives

- Humanise the customer relationship,
- Create a sense of personalised attention,
- Generate spikes of emotional engagement,
- Strengthen attachment to the brand.

Powerful levers to establish a less transactional and more relational relationship.



Recommended timing

- Customer anniversary.
- Sign-up date or loyalty anniversary.
- Symbolic moments (end of year, back to school...)
- Major events (sales, Black Friday...)

The challenge is to preserve the rarity of these communications in order to maximise their perceived value.





5 approaches to animate key moments

To activate according to your relationship calendar to maintain engagement without over-soliciting.

1. Celebrating a customer anniversary



Already 1 year ✨

9:41 AM

Thank you for being with us! A little gift awaits you.



Thank you for being here

9:41 AM

We just wanted to say thank you 🙌

2. Marking a relationship anniversary



We were thinking of you

9:41 AM

Because sometimes, there's no need for a reason.



Self-care moment ✨

9:41 AM

A little beauty surprise awaits you here.

3. Surprising for no apparent reason



Here we go ✨

9:41 AM

The offers are here! Treat yourself now.



It's worth it 🎁

9:41 AM

Our best pieces are on sale for 48 hours.

4. Supporting an annual highlight



Hello spring 🌸

9:41 AM

Discover our seasonal floral essentials.



Sweet return

9:41 AM

We are thinking of you for the new term

5. Enjoy the seasonal chestnuts



Happy birthday 🎂

9:41 AM

We have prepared a little gift for you. Enjoy it today.



Birthday vibes ✨

9:41 AM

We have something special for you.

5 best practices to avoid the "spam" effect

The Wallet is a premium channel. If misused, it becomes intrusive. When well orchestrated, it becomes a true relational lever. The difference does not lie in the technology. It lies in CRM discipline. Here are some key principles to preserve the channel's value and maintain a high level of engagement.

1. Relevance > Frequency

- A maximum of 1 to 2 pushes per week.
- Prefer 1 targeted message over 3 generic messages.
- Eliminate any sending without a clear business intention.

Simple rule: If the message does not provide immediate value to the customer, do not send it.



2. Start from the customer's context

Each notification must rely on at least one clear signal:

- **Behavior:** last purchase, browsing, inactivity.
- **Status:** points, VIP level, seniority.
- **Real context:** store proximity, restock, drop, newness.

Without contextualization, the risk of being perceived as intrusive significantly increases.

3. Relational, editorial, and commercial mix

A good mix generally relies on:

- 40% relational / emotional
- 30% inspiration / content / discovery
- 30% commercial activation

When 100% of messages are sales-oriented, engagement mechanically declines.



4. Create marketing breaks

Not all customers want to be constantly solicited. Deliberately integrate:

- periods of silence after a purchase
- pauses after a conversion
- temporary exclusions after high exposure

The absence of solicitation is also part of the experience.

5. Limit the repetition of mechanics

Avoid:

- the accumulation of point reminders,
- the succession of “last chance” messages,
- extended periods of successive promotions.

Alternate product, service, emotion, privilege, surprise... Variety keeps attention.



KPIs & Performance Management Wallet

The Wallet is a powerful CRM channel, but it does not operate like email or SMS. Apple and Google do not provide detailed click or open data, due to privacy and user protection concerns. Some metrics are therefore unavailable, but this does not make the Wallet any less measurable.

Adoption

1. Total number of installed cards

To be tracked with a breakdown by OS:

- Apple Wallet
- Google Wallet

A key indicator to measure the adoption of the channel and your ability to generate engagement.



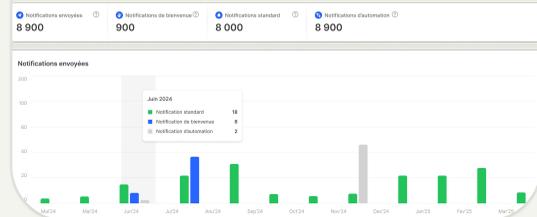
Marketing pressure

4. Volume of notifications sent

To be analyzed by type:

- Welcome Push notifications
- Standard Push campaigns
- Automated Push notifications

These figures help manage overall pressure and balance between relational, editorial, and commercial aspects.



Uninstallation

2. Volume of uninstalls

= the total number of cards removed

3. Uninstallation rate

= the % of uninstalled cards / active users

Your main warning signal. A sudden increase indicates an imbalance between marketing pressure and perceived value.



Business impact

Even without native click data, it is possible to assess the Wallet's contribution.

With properly tagged links (UTM) and appropriate CRM tracking, you can compare the performance of Wallet customers vs non-Wallet customers on key KPIs:

- Average order value
- Purchase frequency
- Revenue generated



Unlock the full potential of your customers.

Boost your revenue and retention with the all-in-one post-purchase engagement platform: loyalty, referrals, and missions.



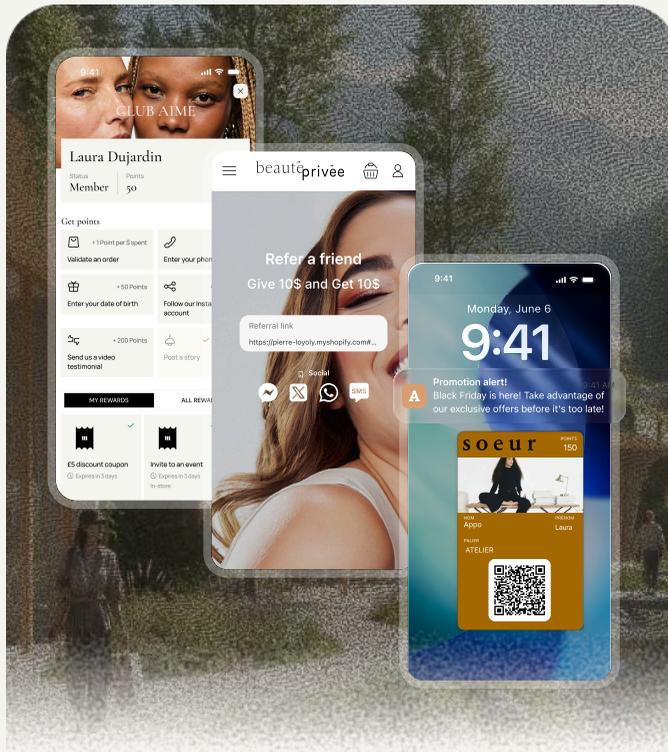
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