

# Could mobile payments replace our physical wallets?

	<b>Samsung</b>	<b>Apple Pay</b>	<b>Ez-Link</b>
			
<b>Singapore launch</b>	June 16, 2016	April 19, 2016	March 29, 2016
<b>Compatible devices</b>	Available on Galaxy S6 edge+, S7, S7 edge and Note 5.	Available on iPhone 6 and later models; Apple Watch (paired with iPhone 5 and later models); iPad (Pro, Air 2, Mini 3 and later models).	Available on 19 Android smartphones, including those from Samsung, Sony and LG.
<b>Cost</b>	Free	Free	S\$37.45 (Users have to purchase NFC SIM card from telcos to use NFC function.)
<b>Security</b>	Encrypted digital token is used in place of card information, and transactions require fingerprint or PIN to go through.	Retailers don't get credit card details. Only device owner can make payments as iPhone and iPad require Touch ID or a passcode, and Apple Watch must be unlocked.	If owner loses his smartphone, he can block the embedded ez-link purse from other transactions. Remaining monies in the lost card can be claimed.