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## Spend apple cash

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We tend to appreciate items more when we pay in cash because we feel more connected to the purchase. A recent study funded by the Consumer Financial Protection Bureau found that consumers also spend less when paying in cash, especially when exposed to frequent reminders. Credit is handy, but paying cash has a subtle impact on your mindset that you can use in... Read more The study looked at 14,000 credit union consumers who had a renewable balance on their credit cards. They wanted to see if financial rules could actually help these consumers lower their debt on rotating credit cards. They tested two rules: one being paying cash to buy under \$20, and the other reminding customers that paying with a card can add 20% of purchases when spinning your credit card balance. They sent these reminders via email and banner ads, and even sent users magnets that included one of two reminders: Don't pull the little things. Use cash when it's under \$20. The credit keeps filling up. This adds roughly 20 per cent to the total. The study found that when consumers were reminded to pay in cash, they had less rotating debt six months later. The researchers concluded: Consumers who got the first rule had, on average, \$104 less in revolving debt six months later; their balances were 2 per cent lower than the baseline average. It may not seem like a huge amount for a period of six months, but when you pay interest on the balance of your credit card that you keep spinning, it's significant. The survey supports a 2012 survey that found that people were willing to spend twice as much for a credit card item as opposed to it shows that small shops can be reused, and a few reminders can help. For more information about the study, refer to the links below. G/O Media may get Waterpik wireless water commission Impact Assessment of Two Thumb Rules for Credit Card Revolvers | Urban Institute via New York TimesPhoto by bfshadow Source: Thinkstock At selected North American department store locations your shopping experience is about to become smarter and more interactive. Mashable reports that HBC Department Store Group, which is owned by both Lord & Taylor and Hudson's Bay, worked with iBeacon provider Swirl on Monday to introduce its implementation of Apple's technology to select stores in the U.S. and Canada. The goal is to start offering customers a more unique, interactive shopping experience with the help of their mobile devices. iBeacon is Apple's system for using low-power Bluetooth technology to provide information, offers and services to iPhones and other iOS devices. (The technology is also compatible with Android devices.) The lighthouse itself - like the SecureCast Beacons offered by Swirl - is a small battery-powered device with a built-in Bluetooth transmitter. Apps on your iPhone, such as an app you installed for a specific retailer or store, can receive alerts from beacons placed in different places in the store and display messages such as special offers or more information about a particular product or screen that you might be standing in front of. Beacons are set up strategically to figure out when you (and your iPhone) are in a specific part of the store, so alerts can increase your store and product engagement, reward loyalty and repeat purchases, and generally influence your purchasing decisions. When you walk into a store, as an example, you can see a coupon warning for say 10 or 20 percent of your purchase, which could make you more likely to buy something. Or if the lighthouse reveals that you are walking through a certain part of the store - perhaps part of the department store's shoes - you could get a warning informing you that certain shoe brands are temporarily marked as part of the promotion. In addition to providing location-based alerts, iBeacons may combine location information with existing customer data. As Mashable explains, Lord & Taylor may already know that you like buying clothes from a particular designer. You may have bought Ralph Lauren clothes, as an example, for the past three seasons, and recently you put Ralph Lauren items on your wish list as well. Combining this knowledge with the lighthouse's awareness that you are in the part of the store where Ralph Lauren's clothing is stocked, the system could inform you that some Ralph Lauren items are part of the ongoing sale or that an applicable coupon is available. This makes the shopping experience smarter, more interactive and quite possibly more lucrative for the store. HBC's specific implementation of iBeacon, for Lord & Taylor and Bay shops, uses lighthouses powered by Swirl. Swirl also works with brands such as Kenneth Cole, Alex and Ani and Timberland to tailor shopping experiences provided to customers and set up specific promotions that you can offer through technology. Swirl's iBeacons are a specially available implementation of Apple technology, as Mashable explains: Swirl's backend is basically an easy-to-use CMS for merchants that allows them to see exactly where each iBeacon is in a particular location. It also allows brands to create deals that can be launched based on a set of circumstances. This means that someone who enters the store in the afternoon could be shown a different coupon than someone who enters in the morning. Swirl's platform also allows retailers to protect against sending too many alerts to users. One potential pitfall of iBeacon technology is that brands will use it too often too quickly before customers are educated about what it is and what its benefits are. Other retailers that have implemented or are in the midst of implementing their own iBeacon systems include Macy's, which AppleInsider reports is testing a system that correlates your in-store shopping with your online shopping. This ability, combined with the system's ability to offer department-specific offerings, will rise to more personalization and better adaptation of the shopping experience. Once merchants integrate iBeacon technology into their apps, they'll be able to rely on what they already know about your shopping habits and preferences. So instead of entering the store and receiving the same warning as your friend shopping with you, you could get a different deal or a different notice, tailored to the store's knowledge of what you've bought in the past. AppleInsider notes that iBeacons are also being tested by restaurants, and German restaurant Christian Mook is testing an iBeacon-based reward system at its Frankfurt restaurants. The system monitors information about specific customers, learning their favorite table, the amount of time they spend in the restaurant and what food they order. If the initial pilot goes well, the system will teach the names of certain guests, what they eat and drink, how often they come and whether they choose a restaurant for private or business occasions. Even Duane Reade, a pharmacy primarily located in New York, is experimenting with iBeacon systems to better connect with customers through notifications and coupons to help them find what they're looking for with maps and product locator functionality. While examining different retailers, it will be interesting to see how merchants integrate iBeacon systems with the existing information its customers share with them. As a store that you often develop and implement a more innovative application, With iBeacon technology, you'll get better control and a smarter shopping experience - making it easier to find what you're looking for, find good deals that the store can anticipate might be relevant to you, and possibly find out more products you weren't already aware of. Both Apple and retailers hope this will turn into a win-win situation: you get a better shopping experience and products you like, often at a reduced price, while stores increase its conversion and improve the ways it engages you as a customer. Depending on how the current and upcoming introductions of iBeacon go - and whether customers find the alerts boring or disturbing and choose to ignore them - the technology could present a huge market and a great marketing opportunity for retailers who are always looking for a smarter way to get the customer to buy. More from Tech Cheat Sheet: One of the best advantages for apple card is Daily Cash Rewards. While this may not be the best rewards program as far as credit cards are concerned, there is something nice about getting cash a day once processing costs and the ability to access that money immediately instead of waiting a month or more. If you're confused about how to find an apple card daily cash, don't worry, we've got you covered! How to find your Apple Card Daily Cash Launch wallet app on your iPhone or iPad. Tap the Apple Cash card. Your daily cash balance is shown on the card itself, but you can review the transactions to see how much each purchase has deposited on your cash card. Because Apple Card Is Daily Cash automatically, you don't have to worry about doing anything but using your Apple card. How to view how much Daily Cash you've earned from your purchases You're running the Wallet app on your iPhone or iPad. Tap the Apple tab. Look for a percentage below each fee amount to determine how much daily cash you've earned. Remember, with apple card, you'll get 3% back on all Apple purchases, including apple store, iTunes and App Stores, services like Apple Music, and even an iPhone upgrade program (although that's not directly through Apple, it actually counts). You will then get 2% cash back on any purchase with Apple Pay and 1% cash back on all purchases made with an optional physical titanium card. Once you've automatically uploaded cash to your Apple Cash card, you can use this for things like paying for your Apple card balance, paying friends with messages, paying for some things through Apple Cash via Apple Pay, or simply transferring it to your bank account. Questions? If you have any questions about Apple Card and Daily Cash Rewards, drop them in the comments below! Below!

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