

I'm not a robot



Elevate the beauty of your everyday ensemble with the wide range of accessories available at Target. Add a dash of summer style to your look as you step out with a pair of cool eyewear. Sunglasses are practical accessories that not only amp up your look but also protect your eyes from the direct rays of the sun. There is nothing better than accessories which can also be used to store your essentials. Spruce up your casual outfit by using a classic black crossbody bag as one of the important functional accessories. Choose a leather bag for a timeless look or a woven bag for a casual appeal. Give your flowing locks an aesthetic touch with hair accessories like a pretty barrette, a boho headband or cute clips and a scarf. Heading out on a chilly day? Stay warm and stylish with a chic cashmere shawl. Grab a beanie for a fun look while staying protected from the cold breeze. March 16, 2025 • 11 min read Carrying a wallet full of cash and cards is becoming a thing of the past. Digital wallets make payments faster, more secure, and more convenient—all from your phone, tablet, or computer. Whether you're shopping online, splitting a bill, or sending money to a friend, these apps streamline transactions and reduce the need for physical cards. With so many options available, choosing the right digital wallet depends on your needs. Some focus on peer-to-peer payments, others support cryptocurrency, and many offer built-in security features like biometric authentication. Here's a look at the best digital wallets for 2025, what they offer, and how they can help you manage your finances more efficiently. Digital wallets make payments faster, safer, and more convenient, whether you're shopping in-store, online, or sending money to friends. Below are the best options, each with unique features to suit different needs. Learn More Apple Pay is the go-to digital wallet for Apple users, offering seamless payments across iPhones, iPads, Apple Watches, and Macs. Whether you're making in-store purchases, paying online, or sending money through iMessage, Apple Pay keeps transactions fast and secure. Features: Mobile payments using iPhone, iPad, or Apple Watch In-app and online purchases Compatible with most major credit and debit cards Seamless integration with Apple devices and services Pros and cons: Easy to set up and use Strong security features, including biometric authentication Limited to Apple devices Not all merchants accept Apple Pay Best suited for: Apple device users looking for a seamless and secure payment solution. Learn More Cash App is a versatile and easy-to-use digital wallet app for instant transactions, investments in stocks and Bitcoin, customizable debit cards, and cashback rewards. Features: Send and receive money instantly Buy, sell, and hold Bitcoin and stocks Customizable debit card with unique features Cashback rewards and discounts Pros and cons: No fees for basic transactions Simple and user-friendly interface Limited support for international transactions Occasional delays in transactions during peak times Best suited for: Individuals who want an easy-to-use app for payments, investments, and money management. Learn More Designed for Samsung device users, Samsung Wallet supports digital payments, loyalty cards, and tokenization technology for added security. Features: Mobile payments using Samsung devices Works with most major credit and debit cards Tokenization technology for added security Compatible with loyalty and membership cards Pros and cons: Wide acceptance at merchants Supports MST (Magnetic Secure Transmission) technology for compatibility with older payment terminals Limited to Samsung devices Some reported compatibility issues with certain cards Best suited for: Samsung device users who want a secure and versatile digital wallet app. Learn More Venmo is a popular choice for peer-to-peer transactions. It features a social feed for sharing and viewing transactions, and supports in-app purchases and payments with the Venmo debit card. Features: Send and receive money with friends personal Link bank accounts, credit, or debit card for transactions Social feed to share and view transactions with friends In-app purchases and payments with Venmo card Pros and cons: Widely used for peer-to-peer transactions Social aspect adds a unique touch to payments 3% fee for credit card transactions Limited international functionality Best suited for: Individuals who want an easy way to split bills, pay friends, and engage in social payment experiences. Learn More Focused on low-cost ACH transfers, Dwolla is a developer-friendly platform with API integration capabilities and white-label solutions for businesses and apps. Features: ACH (Automated Clearing House) transfers for low-cost transactions Developer-friendly API for integrating with businesses and apps White-label solution for a customizable payment experience Instant bank account verification Pros and cons: Robust platform for businesses and developers Lower fees for ACH transfers compared to credit card transactions Not as user-friendly for casual users No support for international transactions Best suited for: Businesses and developers who need a flexible, API-driven payment solution with low transaction fees. Learn More Google Pay is a widely accepted digital wallet app exclusive to Android devices. It enables contactless payments, peer-to-peer transfers, and compatibility with most major credit and debit cards. Features: Digital payments using Android devices Send and receive money from friends and family In-app and online purchases Compatible with most major credit and debit cards Pros and cons: Widely accepted by merchants User-friendly interface and easy setup Limited to Android devices Not as feature-rich as some competitors Best suited for: Android users seeking a secure and easy-to-use digital wallet app for everyday transactions. Learn More PayPal is a well-established and versatile platform for personal and business use. It allows for secure online payments, international transactions, and invoicing. Features: Transfer money, both domestically and internationally In-app and online purchases PayPal debit card for in-store purchases and ATM withdrawals Invoice and payment processing for businesses Pros and cons: Well-established and widely accepted Robust platform for personal and business use Fees for certain transactions, especially international ones Customer service can be slow to resolve issues Best suited for: Individuals and businesses looking for a versatile digital wallet with a strong reputation and wide acceptance. Learn More Zelle offers instant bank-to-bank transfers within the United States. It's integrated with many major banks and credit unions and charges no fees for transactions. Features: Instant bank-to-bank transfers within the United States Integrated with many major banks and credit unions No fees for transactions Simple setup using an email address or phone number Pros and cons: Fast and secure transfers between banks No fees for transactions Limited to the United States No support for credit card transactions Best suited for: Individuals who want a simple way to transfer money directly between bank accounts. Learn More Tailored for Walmart shoppers, Walmart Pay offers in-store payments, integration with the Savings Catcher program, and supports various payment methods through QR code-based transactions. Features: In-store payments using the Walmart app Integrates with Walmart's Savings Catcher program for cashback Supports credit, debit, gift cards, and prepaid cards QR code-based payments Pros and cons: Convenient for frequent Walmart shoppers Easy access to cashback and discounts Limited to Walmart stores and services Not as versatile as other digital wallet apps Learn More Focused on online shopping, Amazon Pay enables secure payments using your Amazon account and is accepted by many online merchants. Features: Secure online payments using your Amazon account Accepted by many online merchants Voice-based payments with Alexa-enabled devices Automatic payments for Amazon services Pros and cons: Convenient for Amazon users Widely accepted by online merchants Limited to online payments No in-store payment functionality Best suited for: Amazon users who want a simple and secure payment method for online shopping and services. Learn More Primarily targeting small businesses, Square Wallet offers a point-of-sale system, invoicing, inventory management, and integration with popular accounting software. Features: Point-of-sale system for accepting credit card payments Invoicing and inventory management for businesses Integrated with popular accounting software Customizable hardware and software solutions Pros and cons: Excellent platform for small businesses and entrepreneurs Competitive transaction fees Limited personal finance features Not as user-friendly for casual users Best suited for: Small business owners who need a flexible and reliable point-of-sale system with integrated digital wallet functionality. Learn More Catering to freelancers, businesses, and those requiring international transactions, Payoneer provides multicurrency accounts, competitive fees, and a prepaid Mastercard for global transactions. Features: International money transfers with competitive fees Multicurrency account with support for over 150 currencies Prepaid Mastercard for global transactions Freelancer and business payment solutions Pros and cons: Strong platform for international transactions and freelancers Multicurrency account management Fees for certain transactions, such as card usage and withdrawals Limited personal finance features Best suited for: Freelancers, businesses, and individuals who need a digital wallet with a focus on international transactions and currency management. A digital wallet is a software-based system that securely stores your payment information, such as credit cards, debit cards, or bank account details, allowing you to make digital transactions from your devices. These wallets come in various forms, including mobile, desktop, and hardware wallets. They offer a range of features such as contactless payments, online shopping, peer-to-peer transfers, and even cryptocurrency management. Digital wallets function through a combination of key components, including: App: A user interface that allows you to manage and access your wallet on your device. Secure storage: Encrypted storage of your sensitive payment information. Encryption: Advanced encryption algorithms that protect your data from unauthorized access. Payments are typically made using Near-Field Communication (NFC) technology or QR codes. To ensure the highest level of security, many digital wallets employ biometrics, multifactor authentication, or other security features to protect your information and transactions. Here are some of the key distinctions between electronic wallets and traditional bank accounts to help you make informed decisions about how to manage your money effectively. Accessibility and convenience: Digital wallets typically offer faster and more convenient access to your funds compared to traditional bank accounts, enabling seamless transactions through your devices. Fees and charges: Digital wallet apps may offer lower or no fees for certain transactions, while traditional banks may charge for services like transfers, withdrawals, or account maintenance. Security and fraud protection: Digital wallets employ advanced security features, such as biometrics and encryption, to protect your information. However, banks also provide strong security measures and are often backed by government insurance for added protection. Interest and other financial benefits: Traditional bank accounts may offer interest on your savings, credit-building opportunities, or other financial benefits that may not be available with digital wallets. As with any financial tool, digital wallets come with their own unique set of advantages and drawbacks. Find out if digital wallet apps are the right fit for your personal finance needs and preferences by reviewing the pros and cons. Convenience and ease of use: Digital wallets offer quick, tap-and-go payments and streamlined online transactions. Faster transactions: Payments and transfers are often faster with digital wallets compared to traditional banking methods. Lower fees for certain transactions: Some digital wallet apps offer lower or no fees for specific transactions, such as peer-to-peer transfers. Enhanced security features: Many digital wallets employ advanced security measures, including encryption and biometrics, to protect your information and transactions. Limited acceptance: Not all merchants or service providers accept digital wallet payments, although acceptance is growing. Device dependence: Digital wallets rely on your devices, which may be lost, stolen, or experience technical issues. Lack of financial benefits: Digital wallet apps typically don't offer interest on your funds, credit-building opportunities, or other financial benefits associated with traditional bank accounts. Potential fees: While some digital wallets offer low or no fees for certain transactions, others may charge fees for specific services, such as international transfers or card usage. Digital wallets are changing how people make payments, send money, and manage their finances. Whether you need a mobile payment solution, peer-to-peer transfers, or a tool for international transactions, there are plenty of options to choose from. With platforms like Apple Pay, Google Pay, PayPal, and Cash App, users can pick the best one based on their device, security preferences, and financial needs. As digital payments become more common, businesses are making it easier to go cashless. Choosing the right digital wallet comes down to what works best for you. Some offer stronger security features, while others focus on rewards or budgeting tools. Knowing what each option provides can help you simplify transactions and make the most of digital payments. The best digital wallet depends on your needs. PayPal is great for online shopping and international transfers, while Venmo makes splitting bills easy. Google Pay and Apple Pay work seamlessly with their respective devices, and Samsung Pay offers broad compatibility. Choosing the right one comes down to security, convenience, and platform preference. A digital wallet can be used for various purposes, including making online and in-person payments, transferring money to friends and family, paying bills, tracking expenses, and even earning rewards and discounts from participating merchants. A digital wallet refers to any electronic service used to store financial information and make transactions, whereas a mobile wallet is a specific type of digital wallet that is designed for use on smartphones and other mobile devices. Mobile wallets typically offer additional features, such as contactless payments using NFC technology. Digital wallets are generally considered safe to use, as they employ multiple layers of security, such as encryption, tokenization, and biometric authentication. However, it is essential to choose a reputable digital wallet provider and practice good security habits, like using strong passwords and keeping your devices updated. Yes, many digital wallets can be used internationally, but it's essential to check if your specific wallet is supported in the country you're visiting. Keep in mind that currency conversion fees and foreign transaction fees may apply, depending on your wallet provider and financial institutions. Yes, most digital wallets allow you to link multiple bank accounts, credit cards, and debit cards. This enables you to manage all your finances in one place and choose the desired payment method for each transaction. Fees associated with digital wallets vary depending on the provider and the type of transaction. Some wallets may charge fees for certain services, such as sending money internationally, while others offer free transactions. Always check the fee structure of the wallet you choose. When choosing a digital wallet, consider factors like security, ease of use, and compatibility with your devices. In addition, you should consider the range of supported financial institutions, the availability of additional features (such as digital payments and rewards), and user reviews. If your phone is lost or stolen, most digital wallets allow you to remotely lock or disable the wallet, protecting your financial information. It's essential to take immediate action and notify your wallet provider to ensure your funds remain secure. Meet the author Crediful is dedicated to making personal finance simple. Our team of experts provides clear, practical advice on budgeting, credit, saving, investing, and more to help you make smart financial decisions. We've put together a list of the best banks that don't use ChexSystems or require a credit check. Michael Murtaugh/NYTY Wirecutter Michael Murtaugh/NYTY WirecutterThe Leatherology wallet is 0.71 inch wide when filled. Michael Murtaugh/NYTY Wirecutter Michael Murtaugh/NYTY WirecutterThe Leatherology Thin Bifold Wallet is the platonic ideal of the leather wallet. It doesn't have any gimmicks such as technically advanced materials or innovative pockets—it's basically what older generations might think of when they hear "slim leather wallet."It's very thin and subtle. It has a low profile (a little less than 0.75 inch when filled with six cards), and it's devoid of any logos beyond the debossed Leatherology name on the interior.It feels high-quality. It's made of extremely supple full-grain leather—which has been processed less and is higher quality than cheaper, corrected-grain leathers—and the stitching along the outside edges is tight and precise, especially compared with the widely spaced and somewhat amateurish stitches we saw on wallets from Thirteen50.It's a pleasure to use. Cards slide in and out with ease, but the slots aren't so wide that you might worry about them slipping out. You could easily fit eight cards in the Leatherology wallet (six in the slots, plus two in the extra interior pockets).It's customizable. Leatherology also offers a personalized monogram option for up to four characters (in any of two fonts and four colors) on either the exterior or interior of the wallet. (We didn't try it, though.)Flaws but not dealbreakersIt has almost no distinguishing factors, to the point that you might have difficulty coming up with any notable descriptive details if you were to lose it.SpecsDimensions: 3.25 by 4.125 inchesThickness when filled with six cards and two bills: 0.71 inchCard slots (not including cash pocket): sixMaterial: leatherColors: black onyx (also available with RFID protection), smoke, cognac, brown (also available with RFID protection), navy blue, and cocoa; premium versions come in ebony, espresso, black oil, and mahoganyWarranty: one yearA waterproof non-leather bifold. Slimfold Micro Soft Shell Wallet. Michael Murtaugh/NYTY Wirecutter Michael Murtaugh/NYTY WirecutterThe Slimfold Micro Soft Shell Wallet is 0.55 inch when filled. Michael Murtaugh/NYTY Wirecutter Michael Murtaugh/NYTY WirecutterMade of a stretching material that securely holds your cards while allowing you to pull them out easily, this wallet makes a strong case for innovative materials beyond leather. But we wish it came in more patterns.The Slimfold Micro Soft Shell Wallet is made of a waterproof soft-shell material—it comes from the same mill that produces fabric for Gore-Tex—that's almost as thin as a piece of paper, yet surprisingly durable. It keeps the contents of your wallet securely in place, but is stretchy enough to make card-removal easy.It holds a lot. This wallet sports three card sleeves and has two additional hidden pockets behind the cash sleeve, which in our testing comfortably held up to three cards each. It handily accommodated 13 cards without becoming uncomfortably snug.It's under warranty and waterproof. We tested Slimfold's claim that the material is waterproof by spilling some water on it; the water did indeed bead on top and leave the interior dry. One Wirecutter staffer reports that they used their Slimfold wallet (the Nano Soft Shell) for over three years, and accidentally washed it in the laundry "many, many times"; the wallet stayed intact (contents included, with the exception of a soggy vaccine card). We also love the brand's extremely generous five-year warranty.You have the option of RFID. The Slimfold Micro Soft Shell in black is available both with and without RFID protection, an extra feature meant to help shield the wallet from being "skimmed" by hackers. We don't think RFID offers any substantive safety or improvements over going without, but for \$4 more, it won't cause you any harm if you opt to have it. At this writing, all other available colors of this wallet automatically include RFID protection.Flaws but not dealbreakersThe design is extremely basic. You can go with a black wallet, and a different stitching color (gray, orange, or red), or you can choose an orange, gray or navy wallet instead of black.Though the Slimfold wallet is extremely well designed and of high quality, it doesn't read as expensive with its lack of beautiful stitching, individual card slots, and eye-catching prints.SpecsDimensions: 2.875 by 4 inchesThickness when filled with six cards and two bills: 0.55 inchCard slots (not including cash pocket): threeMaterial: soft-shell polyesterColors: black, black/gray, black/orange, black/red, gray/orange, orange/gray, navy/orangeWarranty: five yearsA minimalist wallet for your front pocket. Dun Wallet Michael Murtaugh/NYTY Wirecutter Michael Murtaugh/NYTY WirecutterThe Dun Wallet is 0.59 inch when filled. Michael Murtaugh/NYTY Wirecutter Michael Murtaugh/NYTY WirecutterIf you're looking for something less traditional, this wallet is truly thinner than any other bifold we found, though its lack of a bill compartment may take getting used to.The Dun Wallet is billed as the world's thinnest wallet. Though we're not able to verify that claim, it certainly is the thinnest wallet that we tested.It's extremely thin. The whole wallet is barely thicker than half an inch when full, and unlike traditional bifolds, it lacks a cash sleeve, so it has no extra layer of leather—just a triangular piece of leather overlaying the card slot that you're meant to slide your bills through.It's cool-looking. The Dun Wallet certainly has some wow factor, and not in an obnoxious way—it's discreet enough to look like a regular wallet, but if someone were to examine it closely, they would notice that it definitely isn't one.Flaws but not dealbreakersIt doesn't carry many cards. The wallet has only four slots, and we were able to fit two within each, for a total of eight.The triangular sleeve is slightly annoying, especially when you have to flip bills over from side to side to find the card you're looking for.SpecsDimensions: 3 by 4.125 inchesThickness when filled with six cards and two bills: 0.59 inchCard slots (not including cash pocket): fourMaterial: leather and nylonColors: gray, merlot, navy, black, chocolate brown, hazel brown, smooth blackWarranty: one yearA super-slim brown/gold, brown/silver, black edition (with RFID protection only)Warranty: one yearAn inexpensive mostly leather bifold. Allett Sport Wallet Leather Edition Michael Murtaugh/NYTY Wirecutter Michael Murtaugh/NYTY WirecutterThe Allett Sport Wallet is 0.59 inch when filled. Michael Murtaugh/NYTY Wirecutter Michael Murtaugh/NYTY WirecutterA slim leather bifold wallet that also happens to be cheap is practically a unicorn, but Allett cleverly uses leather only on the exterior to keep this wallet affordable.Note: The Allett Sport Wallet Leather Edition now comes with RFID-blocking technology, which protects cards from being scanned electromagnetically by thieves. We have not yet tested the updated version.The Allett Sport Wallet Leather Edition is a great leather wallet that's actually affordable, a bit unusual-looking, and capable of stowing a tiny pen in a pinch.It has leather only on the exterior. While Allett uses soft leather outside, inside it uses a moisture-wicking nylon. The wallet has just two card pockets, both of which are lined with rubber for maximum grip; Allett claims that you can fit five in each, for a total of 10 cards.It's surprisingly small. For a leather bifold, this wallet is extremely compact—not just thin but also both shorter and narrower than the Leatherology wallet (and shorter than the Dun wallet).Flaws but not dealbreakersWhen we first saw the exterior, we thought it was a plastic-leather material, but it feels like the leather of a car seat, which is fitting because it's made of common-in-cars napa leather. Napa (also spelled nappa) leather is full-grain leather that becomes especially soft after a salt-treatment process.The stitching on the exterior of our Allett wallet was a bit uneven, as the lines along the edges criss-crossed and hit the edges, and they weren't particularly uniform or tight.SpecsDimensions: 3.125 by 3.8 inchesThickness when filled with six cards and two bills: 0.59 inchCard slots (not including cash pocket): twoMaterial: leather and nylonColors: gray, merlot, navy, black, chocolate brown, hazel brown, smooth blackWarranty: one yearA super-slim Shell wallet on the Slimfold site, and once the receipt for the new wallet comes in, reply via email requesting your refund. When Slimfold confirms your order history, you get five bucks back.A Tyvek bifold with lots of pattern options: Mighty Wallet Michael Murtaugh/NYTY Wirecutter Michael Murtaugh/NYTY WirecutterThe Mighty Wallet is 0.59 inch when filled. Michael Murtaugh/NYTY Wirecutter Michael Murtaugh/NYTY WirecutterIf the Slimfold Tyvek wallets are handsome, the Mighty Wallet ones are just fun—a slew of patterns make it easy to choose something delightfully weird), and they're a joy to use.If you're looking for a more durable Tyvek wallet with fun designs that keep the tongue firmly in cheek, consider a Mighty Wallet.You get lots of slots. With two expandable card pockets, two cash pockets, and two hidden pockets along the edges of the wallet, the Mighty Wallet isn't short on storage. Cards fit neatly and snugly in the pockets, though we wish the wallet offered a few more interior slot options.It offers cheeky designs. The Mighty Wallet comes in a plethora of fun designs, and that's where it really shines: You can get one that looks like an airmail envelope (a nod to the material that's usually used for such shipments), a peanut butter and jelly sandwich, or even a New York City subway map—you'll find nearly 40 designs in all. They're not entirely to everyone's taste, but even if you're looking for something simple, the Mighty Wallet line has it.Flaws but not dealbreakersThe extra cash pocket is a bit confusing—the additional layer possibly contributes to the wallet's durability, but it also adds unnecessary thickness. (No other wallet we tested had two cash sleeves.)This wallet is wider than it needs to be (3.125 inches) and is substantially larger than the Slimfold Tyvek wallet.SpecsDimensions: 3.125 by 4 inchesThickness when filled with six cards and two bills: 0.59 inchCard slots (not including cash pocket): fourMaterial: TyvekColors: 34Warranty: none Lightweight, Organized and RFID Protected Perfect for everyday use or travel, many refer to the WalletBe Cell Phone Crossbody Accordion RFID Wallet Purse as "my everyday bag." Made with soft Italian leather sourced from the Tuscan Mountains, this wallet purse is lightweight and comfortable compared to larger, heavier handbags, protecting your shoulder from discomfort. Includes RFID Blocking and comes with convenient detachable shoulder and wristlet straps. TargetClothing, Shoes & Accessories An essential part of our outfit tends to be a wallet. At Target, you can choose from a range of leather wallets, slimfold, bifold, trifold, card wallets and even money clips. Whether you are looking for a men's wallet or a women's one, you're sure to find what you're looking for. As our payment habits change, so do our wallets. As cash is not the only means of payment anymore, you can choose from sleek card holders, that are slim and convenient to carry around in pockets. Many also come with slots for AirTags so that you don't lose it. A woman's handbag normally contains a lot more than cash and cards alone, with more pockets, so that you can always carry everything you need. You can select wallets made of full-grain leather, art leather, cloth, waxed leather finishes and even wallets with wristlets. Browse through a large collection of eye-catching or understated wallets for women and men to find the right pick for you. Travel & transit Carry metro cards, plane tickets and bus passes all on your phone. Keep up with changes to departure times with information pulled from Google Search and load your transit card balance directly in Google Maps. That way you'll know when your funds are running low before it's too late. See the right pass at the right time Skip the line or ticket booth Get updates from Google Wallet if your departure info changes