

WHAT'S THE DEAL?

THE RISKS IN YOUR DIGITAL WALLET

IN CASE OF FRAUD, YOUR LEGAL PROTECTIONS MAY BE LIMITED.

A VARIETY OF COMPANIES, including American Express, Google and Visa, are trying to entice smart-phone devotees to use their phone as a digital wallet. Once you enroll in a program, you may pay for purchases with a credit card, debit card, gift card, bank account or even your mobile-phone account by waving your phone at the register or tapping a reader. American Express's Serve is available now; Visa's digital wallet and Google Wallet will be offered soon.

It sounds simple, but what happens if you lose your phone and someone goes on a spending spree? Advanced encryption technology and the password required before you wave are safeguards. But if fraud occurs, the legal protections available vary dramatically depending on how you fund your digital wallet. If you use your credit card, you have all the protections you'd have if you'd swiped that card—you're liable for a maximum of \$50 (Visa and MasterCard offer zero liability). With payments linked to debit cards and bank accounts, you have a \$50 liability if you report a problem within two days, and the same zero-liability promise from MasterCard and Visa. Pay with a pre-

paid card or gift card, or charge the purchase to a mobile-phone bill, and you're on the hook for purchases made up until you report a problem.

For more protection, many banks will alert you to transactions that take place without a card swipe. You can also set dollar limits on purchases, and install software that lets you erase your phone's memory remotely—just in case you lose your digital wallet.

JOAN GOLDWASSER

●● App-titude CONNECT TO A LIVE HUMAN

Take the annoyance out of calling a company's customer-service line. Fast-Customer lets you avoid waiting on hold and even navigates pesky phone-tree menus for you. Just enter your phone number into the app and select the company you want to call. Your phone will ring as soon as a representative is available. When you pick up, you'll be speaking directly to a human being. The app (free on iPhone and Android) can connect you with most major companies—more than 2,700 in total. **MICHAEL STRATFORD**



JIMMY SPAULDING IS SAVING ON FUEL COSTS.

SHOPPING

CUT DRIVING COSTS WITH NATURAL GAS

FILL UP A HONDA CIVIC FOR 40% LESS THAN THE COST OF GASOLINE.

DRIVERS FED UP WITH SKY-HIGH GASOLINE PRICES HAVE ANOTHER option as of late October. The 2012 Honda Civic Natural Gas, which runs on compressed natural gas, is now available in 37 states (Honda's previous natural-gas offering, the Civic GX, was available in just four states). Jimmy Spaulding of Charlotte, N.C., has been banking the savings from driving a GX since 2008. Back then, he was paying \$85 a week to gas up his Toyota Tundra. Now he pays \$70 or less per month to fill up at a local station—about \$1.65 per gasoline-gallon equivalent of compressed natural gas (CNG). "It was a leap of faith," says Spaulding, who hasn't looked back since.

The redesigned Civic Natural Gas, with a starting price of about \$26,000, boosts fuel economy to 27 miles per CNG "gallon" in the city and 38 on the highway. You can also get satellite-linked navigation to guide you to nearby CNG stations. Find stations at www.afdc.energy.gov/afdc/locator/stations. If there isn't a station nearby, and you have natural gas at home, you could fill up there. But even with tax incentives, installing a compressor runs thousands of dollars, and fueling is a slow process. With nearly zero smog-forming emissions, the Civic Natural Gas is the cleanest internal-combustion vehicle certified by the Environmental Protection Agency. **JESSICA ANDERSON**