

BIOMETRICS

BRINGING TRUST TO THE CONTACTLESS PAYMENT CARD

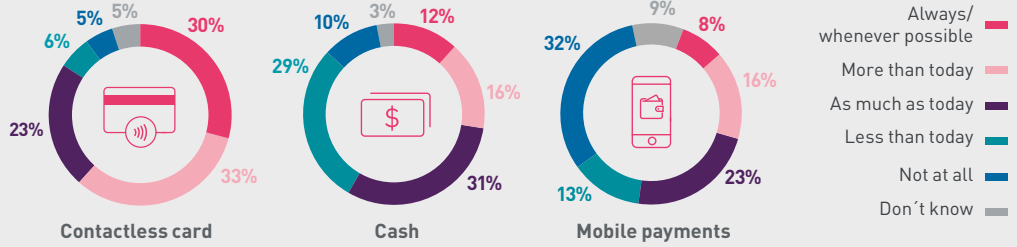
TODAY?

77%

use contactless payment cards daily / at least weekly

IN 3 YEARS

consumers think they will use a lot more contactless payment cards, it's consumer's favorite way to pay in-store



CONSUMERS NEED A REASON TO TRUST CONTACTLESS!



88% of the banks say that contactless is the main payment priority in the future

51% Of consumers fear lack of security if card is lost or stolen and worry about fraud

25% Are confused over 'allowable' payment value at the POS and when PIN entry is needed

23% Feel the payment cap is too low

43% Feel payment can be a hassle: too many options and often a bad UX

BANKS' MOTIVATIONS FOR DEPLOYING BIOMETRIC PAYMENT CARDS

90% **Convenience / ease of use**
No more need for PINs and passwords

85% **Security / reduce concern**
For cardholders if card lost or stolen

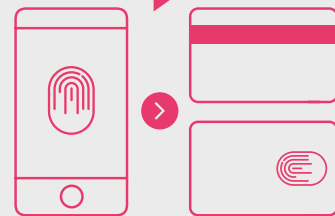
69% **Eliminate confusion**
Over contactless payment limits at POS

63% **Reduce risk**
For banks if card lost/stolen

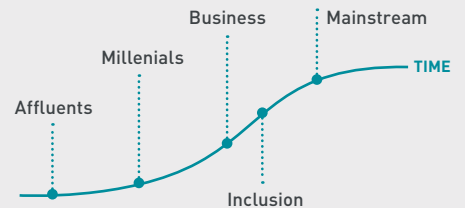
56% **Remove cap**
No limits on contactless transaction in store

1 OUT OF 5 PEOPLE ARE USING BIOMETRICS TO VERIFY MOBILE PAYMENTS

50% WANT A BIOMETRIC PAYMENT CARD
51% WOULD SWITCH BANK TO GET ONE
43% WOULD PAY EXTRA



TARGETING DIFFERENT SEGMENTS OVER TIME



BIOMETRICS... IN A CARD?



1. PRIVACY Fingerprint data is securely stored in the card's secure element. Consumers control their own data. 100% GDPR compliant!

2. PAYMENT NETWORKS Certify the card and ensure that the technology is secure and interoperable with EMV® and ISO standards.

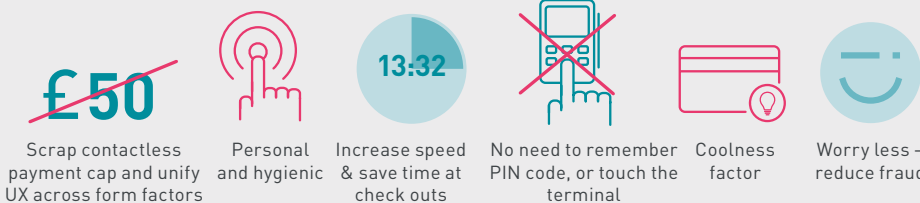
3. CONTACTLESS FUNCTIONALITY Card is powered with energy from the POS terminal. No battery needed! Works with existing POS infrastructure.

4. SENSOR Small and low-power fingerprint sensor that can be touched from any angle. Leaves plenty of room for branding. Self-learning sensor that adapts with every touch to never let you down.

WHAT ARE THE OPPORTUNITIES FOR BANKS?



BIOMETRIC PAYMENT CARDS ARE THE ONLY WAY TO INCREASE BOTH THE USER EXPERIENCE + TRUST



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SOURCES 1. Fingerprints™ consumer research, Kantar, Base: 2,000 consumers across Australia, Canada, France, Germany, UK. 2. Fingerprints™ in collaboration with PayTech, 25 card issuer/banks in 7 countries