

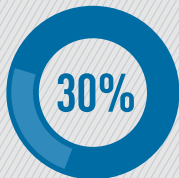
# BIOMETRICS

## THE MISSING PIECE OF THE CONTACTLESS CARD PUZZLE

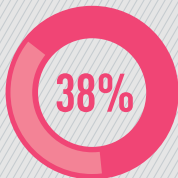
### TODAY?

CARD PAYMENTS ARE EVERYWHERE... AND NEARLY **3,5 BILLION** PAYMENT CARDS ARE SOLD ANNUALLY. **80%** OF CONSUMERS HAVE DEBIT/CREDIT CARDS AND **50%** ARE CONTACTLESS

BUT...



use contactless



say contactless doesn't feel secure



are very concerned about fraud

# 50%

of cardholders see themselves using contactless more **IN 3 YEARS** TIME, but fears remain

CONSUMERS NEED A REASON TO TRUST CONTACTLESS!

### KEEPING EVERYONE HAPPY!

- <1 sec** Authorises payment
- 360°** Fingerprint recognition
- More than twice as secure as standard 4-digit PIN
- Convenient – no more PIN codes
- Contactless payment terminals

### BIOMETRICS HAS ACHIEVED HUGE SUCCESS IN MOBILE

Fingerprint has replaced PINs and passwords as the most popular way to authenticate on mobile

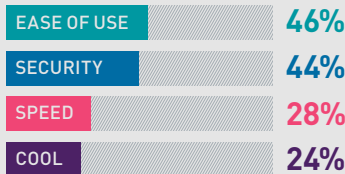


**60%** of smartphones now have biometrics



**42%** of consumers see fingerprints as their most likely ID method for digital payments

### TOP DRIVERS FOR FINGERPRINT



## BENEFITS FOR ALL

#### BANKS

- Increased card usage
- Less card present fraud
- Increase consumer trust
- Innovation to address new customers and retain old
- ISO compliant solution
- Reduced false chargebacks

#### RETAILERS

- Increased revenues
- More customer throughput
- No payment cap with contactless
- Less waiting in line = happier customers & less dropouts

#### CONSUMERS

- Secure contactless payments, no more skimming
- Speed
- Contactless for all purchases, no more cap
- No need to remember PIN code
- Cool new technology

## BIOMETRICS... IN A CARD?

#### SECURE ELEMENT

Fingerprint templates & matching engines are stored here. Consumers control their data and no secret ever leaves the card



#### CONTACTLESS FUNCTIONALITY

Powers the card with energy from the payment terminal. No battery needed! And works with existing modern terminals

#### SENSOR

Ultra-thin, low-power fingerprint sensors can be touched from any angle to make payments easy. Existing production processes can easily integrate sensors

#### PAYMENT SCHEMES

Ensure that technologies are secure and interoperable with today's EMV® and ISO standards, so that a card issued by one bank in one country can be used to pay in another

## PAYMENT PROCESS



### TOUCH

Place your finger on the sensor



### TAP

Make your contactless payment



### GO

It's that simple. Quick, convenient, secure

## FINGERPRINTS BELIEVE IN A SECURE AND SEAMLESS UNIVERSE, WHERE YOU ARE THE KEY TO EVERYTHING

OFFICES ▶

