

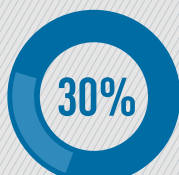
BIOMETRICS

THE MISSING PIECE OF THE CONTACTLESS CARD PUZZLE

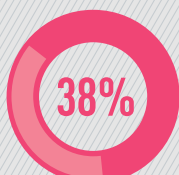
TODAY?

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

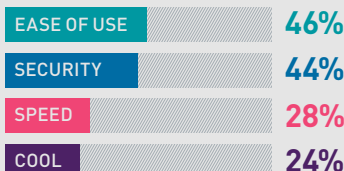


60% of smartphones now have biometrics



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!

TRUSTED COMPANY

- Billions of touches daily
- Hundreds of millions of sensors shipped yearly
- Integrated in over 300 smartphone models

OUTSTANDING PERFORMANCE

- Unrivalled low power consumption, enabling authentication without a battery
- High image quality - optimized biometric performance for small sensor

DON'T COMPROMISE ON DESIGN

- Our thin and small sensor enables your brand to be as creative as you like
- The T-shape sensor module is ready for cost-effective, high volume production

ECOSYSTEM LEADERSHIP

- Engaging with Eurosmart, EMVCo, FIDO and GlobalPlatform
- Leading the way with the most live trials and collaboration with several key industry partners

CONTACTLESS BIOMETRIC PAYMENT CARD TRIALS



- Macu bank & Visa
- AirPlus
- Bank of Cyprus & Visa
- Areeba & Visa
- JCB

