**ID Today?**

- **88%** of consumers have a debit/credit card that are contactless.
- **52%** of consumers use their contactless card weekly.
- **79%** of consumers will use more contactless payment cards and mobile payments in 3 years.

**In 3 Years**

Card will still dominate 49% of all payments. Consumers think they will use more contactless payment cards and mobile payments.

**Consumers Need a Reason to Trust Contactless!**

- **88%** of the banks say that contactless is the main payment priority in the future.
- **38%** of consumers see security as key barrier to using contactless card.
- **51%** are worried about fraud.
- **43%** feel payment can be a hassle: too many options, security concerns, and often a bad UX.

** Banks' Motivations for Deploying Biometric Payment Cards**

- **Convenience / ease of use**: no more need for PINs and passwords.
- **Security / reduce concern**: for cardholders if card lost or stolen.
- **Eliminate confusion**: over contactless payment limits at POS.
- **Reduce risk**: for banks if card lost/stolen.
- **Remove cap**: no limits on contactless transaction in store.

**TARGETING DIFFERENT SEGMENTS OVER TIME**

**WHAT ARE THE OPPORTUNITIES FOR BANKS?**

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.

**Biometric Payment Cards Are the Only Way to Increase Both the User Experience + Trust**

- Scrap contactless payment cap and unify UX across form factors.
- Personal and hygienic.
- Increase speed & save time at check outs.
- No need to remember PIN code, or touch the terminal.
- Coolness factor.
- Worry less – reduce fraud.

**Sources**

1. Fingerprints research, Kantar, Base: 1,200 consumers in UK, France, China.
2. Fingerprints in collaboration with PayTech, 25 card issuer/banks in 7 countries.