

BIOMETRICS

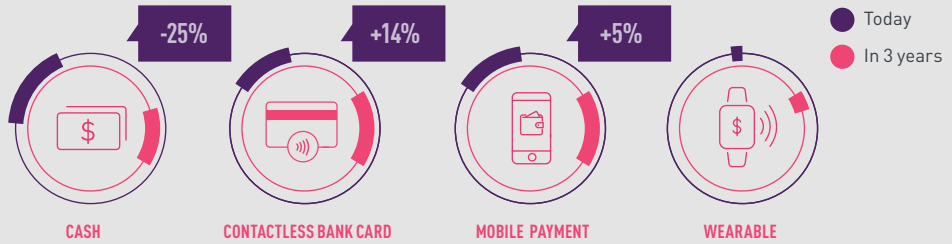
BRINGING TRUST TO THE CONTACTLESS PAYMENT CARD

TODAY?

- 88%** of consumers have a debit/credit card
- 52%** are contactless
- 79%** of consumers use their contactless card weekly

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

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

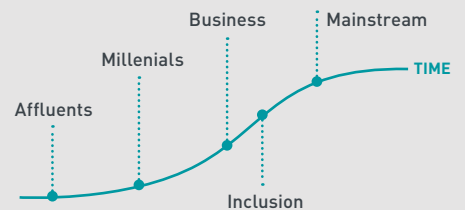
56% Remove cap
no limits on contactless transaction in store

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

56% WANT A BIOMETRIC PAYMENT CARD
50% 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?

- Increase card usage
- Reduce fraud and increase consumer trust
- Remove the contactless cap and grow the value of transactions
- Bring innovation and 'wow' with proven cutting-edge technology
- Harmonize the user experience across form factors
- Get ahead of competition!
Reduce customer churn!
Reduce customer acquisition cost!

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

- £45** 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

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