

# Biometric Payment Card



Turning your fingerprint into your PIN



Technology is changing the way humans can identify themselves. The use of biometrics improves security and usability of our identity – with the press of a finger, or the scan of a retina – and ensures that it remains your own.



Security is particularly important when it comes to making purchases. To keep up with market demands, IDEMIA introduced the first complete range of biometric payment cards. Customers authorize payments via the fingerprint sensor embedded into the fully EMV compliant card. Identity is verified when an IDEMIA algorithm matches the owner's fingerprint to the template stored in the card – rendering your 4-digit PIN a thing of the past.

## Key figures

Attractive

**74%**

have a positive attitude towards biometric technology\*

Convenient

**92%**

rate fingerprint biometric as highly convenient\*

The Future PIN

**82%**

are ready to use their fingerprint instead of a pin code to pay in-store\*

Source: \*data2decisions survey - Dec 2018

## Benefits



### Reinforce customer loyalty

Let your most valuable customers feel exclusive and selected by being able to pay in a way that only they can. The ease and simplicity of the biometric payment card will help banks keep their cards “top of wallet” for their existing customers.



### Acquire new customers

Use the biometric payment card as a way to promote your bank as innovative and security-conscious, thereby appealing to two such different customer segments as early adopters as well as security seekers.



### Increase cross-border volumes

Keep your customers' travel smooth, by avoiding genuine transactions declines when they are abroad. Eliminate this source of discontent completely, knowing that you will only approve genuine transactions.

Multiple customizable seamless enrollment options to securely store cardholder fingerprint into the card:



At the Bank branch



At the Bank ATM



At home on a PC



At home on a mobile



At a portable enrollment station

As market leader, IDEMIA is the first to deploy a full range of cards equipped with biometric authentication enabling both contact and contactless payments.

IDEMIA offers an end-to-end solution, including enrollment, biometric data management, card production and personalization.



### Convenient

Cardholders simply place their finger onto the card.

Their fingerprint is then matched against the biometric template stored into the card.

With the higher level of security afforded by biometric verification, merchants can extend the threshold of contactless payments, which are currently capped at small amounts.



### Secure

The biometric payment card improves the payment operations and client service, reduces risk, and makes banking easier and even more secure for customers.

The technology helps detect and prevent fraud, increases approval rates, reduces operational costs and fosters customer loyalty.

## F.CODE

### 2 products

to cover the whole market demands:

	F.CODE Essential	F.CODE Comfort
ISO / IEC 7816	Yes	Yes
FUNCTIONALITY	Contact only	Dual interface
TEMPLATES	2 fingers enrolled	2 fingers enrolled
LED	No	Yes (Field presence, Match)
BATTERY	No	Yes