

F.CODE

Let your finger be your PIN



Biometric cards make convenience secure and safe by replacing the entering of the card PIN with the use of a fingerprint sensor to validate payments.

Contactless proliferation increasing need for seamless authentication

Today, unlocking a smartphone by entering a PIN feels antiquated. In 5 years time, will PIN codes and signatures for payment cards feels as antiquated as they do for smartphones today?

Though contactless thresholds have been increased around the world, consumers still have to enter their PIN for high-value transactions or to carry on contact payment. Regulations such as PSD2 in Europe stipulate that every 5th card transaction must be carried out with strong customer authentication, typically by requesting the payment card PIN code. That's where biometric cards come into play, offering a new and seamless way to the cardholders to prove their identity.

Seamless authentication of contactless card payments with F.CODE

In the same way that biometric sensors on smartphones enable unlocking via the press of a finger, a biometric sensor on the F.CODE card enables payment authentication by using the fingerprint sensor on the card's surface.

Nothing changes for the cardholder, or the merchant, as for any transactions, card is being tapped (or inserted) into a merchant POS terminal. The PIN code remains an option for biometric cards and a fallback solution or for ATM withdrawals.

With F.CODE, the transaction is authenticated in the same instant as the card is being tapped. Hence, the payment can be done in contactless, no matter the amount of the transaction or the threshold. Transaction security is made convenient and more hygienic.

Benefits



High-value contactless payments

F.CODE answers the high demand for contactless payments regardless of the amount



Convenience and innovation

With F.CODE card issuers enable a convenient consumer journey and convey an image of being innovative and security-conscious.



Safety and assurance

No decline due to cardholders miss-entering their PIN. No false decline of genuine transactions.

Why IDEMIA?

IDEMIA is a market leader both in biometrics (with more than 40 years' of experience) and in payment cards (with 800M payment products delivered yearly).

With that expertise, we offer an end-to-end biometric card solution, including enrollment, biometric data management, card production and personalization.

Intuitive enrollment

The F.CODE card is delivered to the cardholder with a sleeve. The cardholder simply inserts the F.CODE card into the sleeve and puts his/her finger onto the card sensor. The LEDs incorporated in the sleeve, intuitively take the cardholder through a rapid enrollment process, saving the biometric template in the chip of the card.



Biometric data never leaves the card

As the cardholder taps the card onto the merchant's POS terminal, the fingerprint that touches the fingerprint sensor is matched with the enrolled fingerprint.

This matching happens in the chip of the card. Biometric data never leaves the card and is thus not shared with the POS terminal or the card issuer.



Cutting-edge technology

- › Biometric sensor incorporated into the card surface
- › ISO 7816 standard format
- › Fingerprint biometric template stored and matched into the EMV chip, never leaving the card



Also available

MOTION CODE™: a fantastic marketing tool to secure online transactions, increase revenue and attract new customers thanks to a dynamic code changing regularly.

Smart Metal: a strong distinctive product portfolio with a large range of attractive and eye-catching metal payment cards.