# BRINGING BIOMETRICS TO PAYMENT
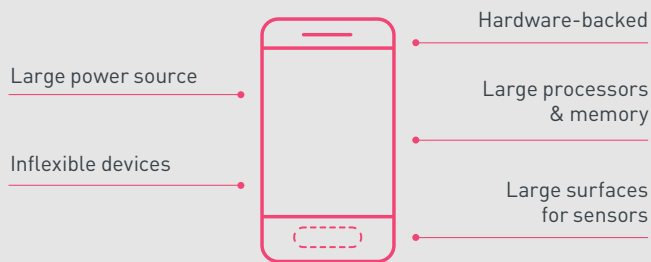
## TECHNOLOGY?

**SENSOR** TECHNOLOGIES HAVE BECOME **EXTREMELY SOPHISTICATED** BECAUSE OF THE CAPABILITIES OF SMARTPHONES

- Large power source
- Inflexible devices
- Hardware-backed
- Large processors & memory
- Large surfaces for sensors

*Fingerprint sensors are now the most popular way to authenticate on mobile, replacing PINs & passwords*

# 82%

*of consumers use biometrics on their smartphones*

## BENEFITS FOR ALL

**<1 sec** — Quick authorization

**360°** — Fingerprint recognition

🔒 — More than twice as secure as standard 4-digit PIN

🛒 — Bring security to in-store & online payments

— Convenient – no more PIN codes

— Compatible with standard contactless payment terminals

— Form factor agnostic

## Payment form factors exploding!

New digital ways to shop, pay and authenticate are on the rise. These form factors are just the beginning, but the possibilities are endless. By 2020, we forecast:

| SMARTPHONES | SMART PAYMENT CARDS | PAYMENT WEARABLES | USB AUTHENTICATION TOKENS |
|---|---|---|---|
| **1,5 bn** | **3,5 bn** | **100 mn** | **40 mn** |

# CHALLENGES

Banks, merchants and device makers need to overcome a number of challenges.

✓ Stronger & more convenient authentication

✓ Secure Customer Authentication regulatory requirements

✓ More choice in authentication methods

✓ Foster consumer trust & privacy

✓ Deliver a seamless UX

✓ Minimize fraud

**Biometrics strikes the perfect balance of security and convenience**

# ADDING *TRUST* TO PAYMENTS

### SECURE DATA
Keeping biometric data secure & on-device is key for privacy. Devices like payment cards and wearables can utilize secure elements to ensure data integrity.

### LOW POWER
Devices without batteries, like cards, 'borrow' power from payment terminals, so it needs to be quick, precise and efficient!

### THE SOFTWARE SWEET-SPOT
Getting the best image possible, from the smallest sensor, using the lowest power is key for ensuring the best UX. Software is the magic behind the hardware.

### SHRINK & FLEX!
Sensors need to be small & thin to integrate in to new payment form factors.

### ROCK N' ENROLL!
Alternative, easy to use ways to enroll biometrics, need to be available to meet different banks and consumer needs.

### NO START-UP HERE!
Busy shoppers can't wait for a system to boot up. That's why some of the latest sensors are always on standby & ready to go!