



Making Convenience Secure

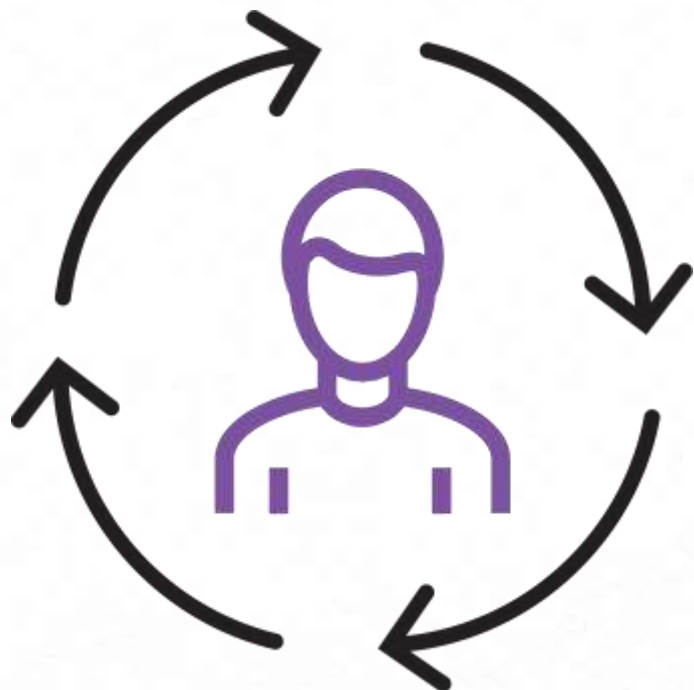
How biometric payment cards and biometric enabled wearable devices will make contactless payment even more prevalent

André Løvestam, CEO

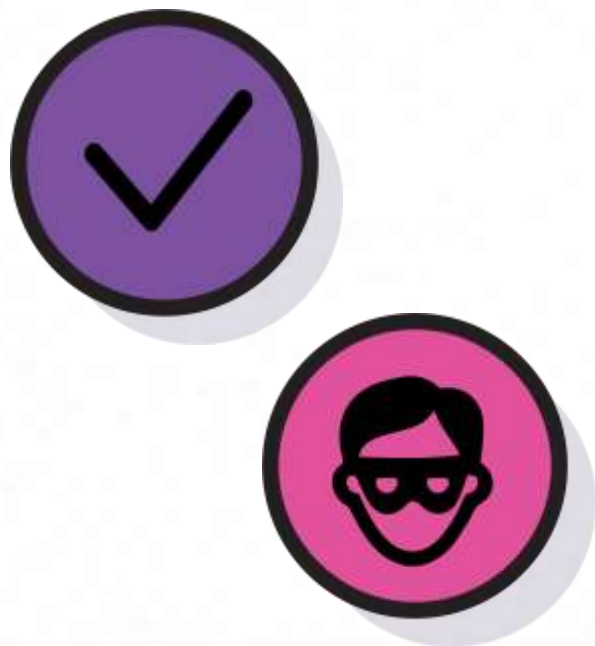


Our core technology is at the heart of secure convenience

Zwipe's technology solution enables battery-less, contactless, ultra-low power, self-contained biometric authentication solutions in constrained environments



It's all about the user



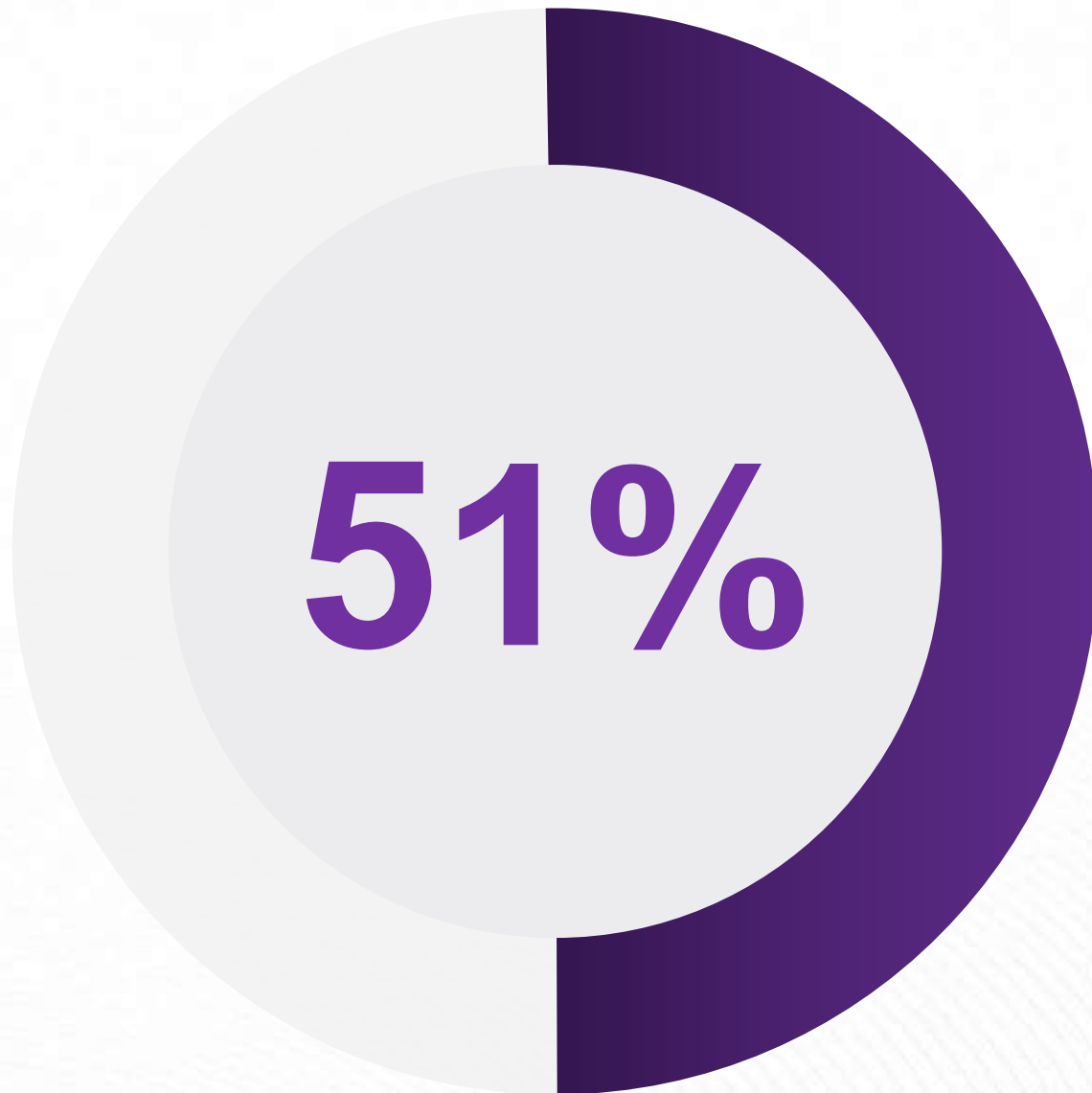
What is the problem?

Contactless is booming...

...but consumers want a fast and frictionless experience *without* having to sacrifice security or privacy

Say contactless doesn't
feel secure





Are very or extremely
concerned about fraud
on contactless cards

Global card expenditure to reach 45 trillion USD by 2023 on back of contactless payments





Disruptive change does not
need to be felt by the consumer



What is a biometric payment card?

A payment card that features a fingerprint sensor that allows cardholders to complete both contact and contactless transactions by authenticating themselves via the fingerprint sensor, instead of using a PIN or other form of authentication

Biometric payment cards are addressing the needs of the whole value chain

By enabling seamless commerce to its customers' customers



FOR PAYMENT SCHEMES

Drives contactless and cashless transactions



FOR BANKS

Branding
Fraud reduction
Offers cardholders peace of mind
Top of wallet



FOR MERCHANTS

Speed
Conversion
Revenue

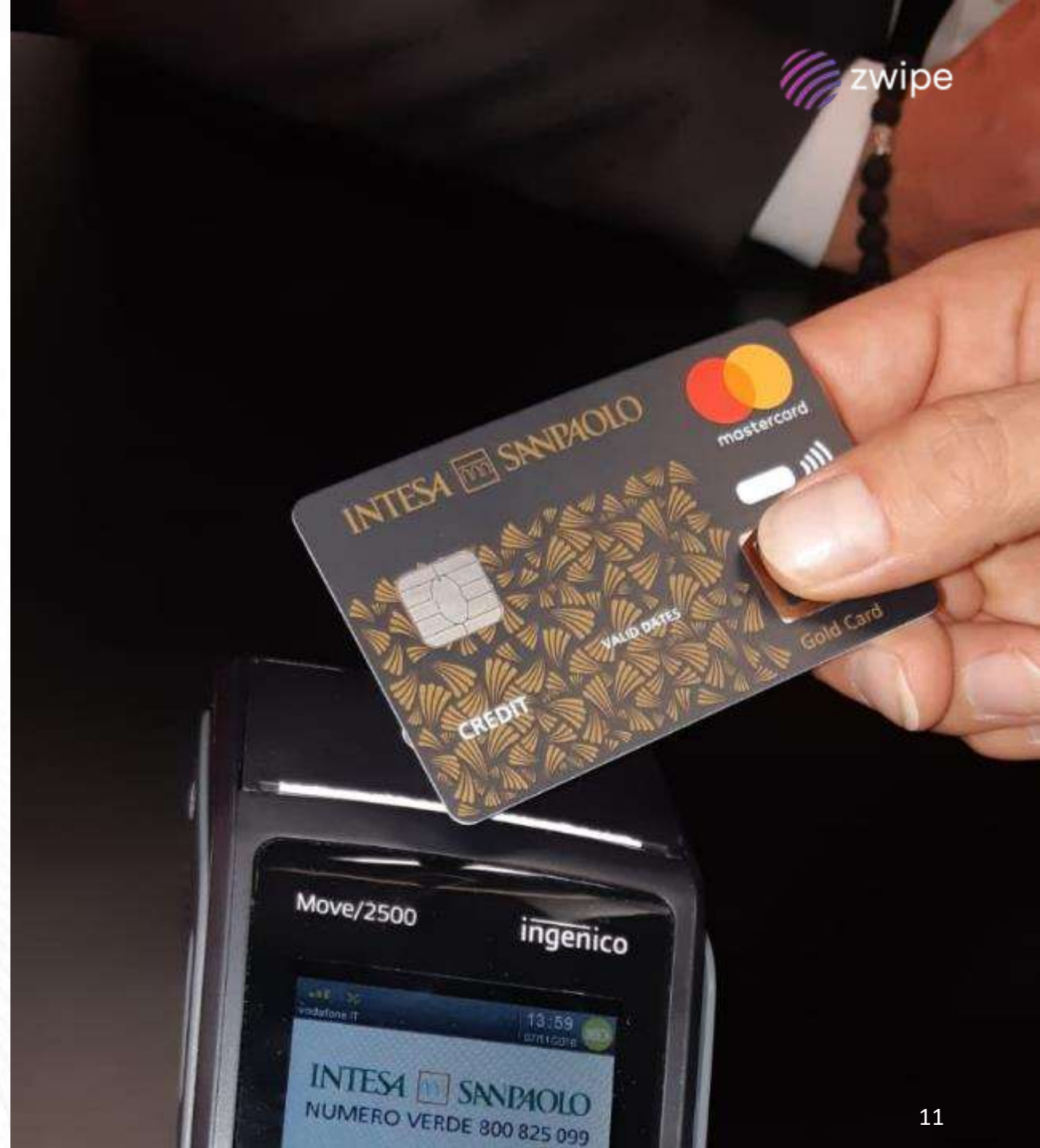


FOR CONSUMERS

Convenience
Peace of mind

Biometric authentication is fast becoming a necessity for all devices

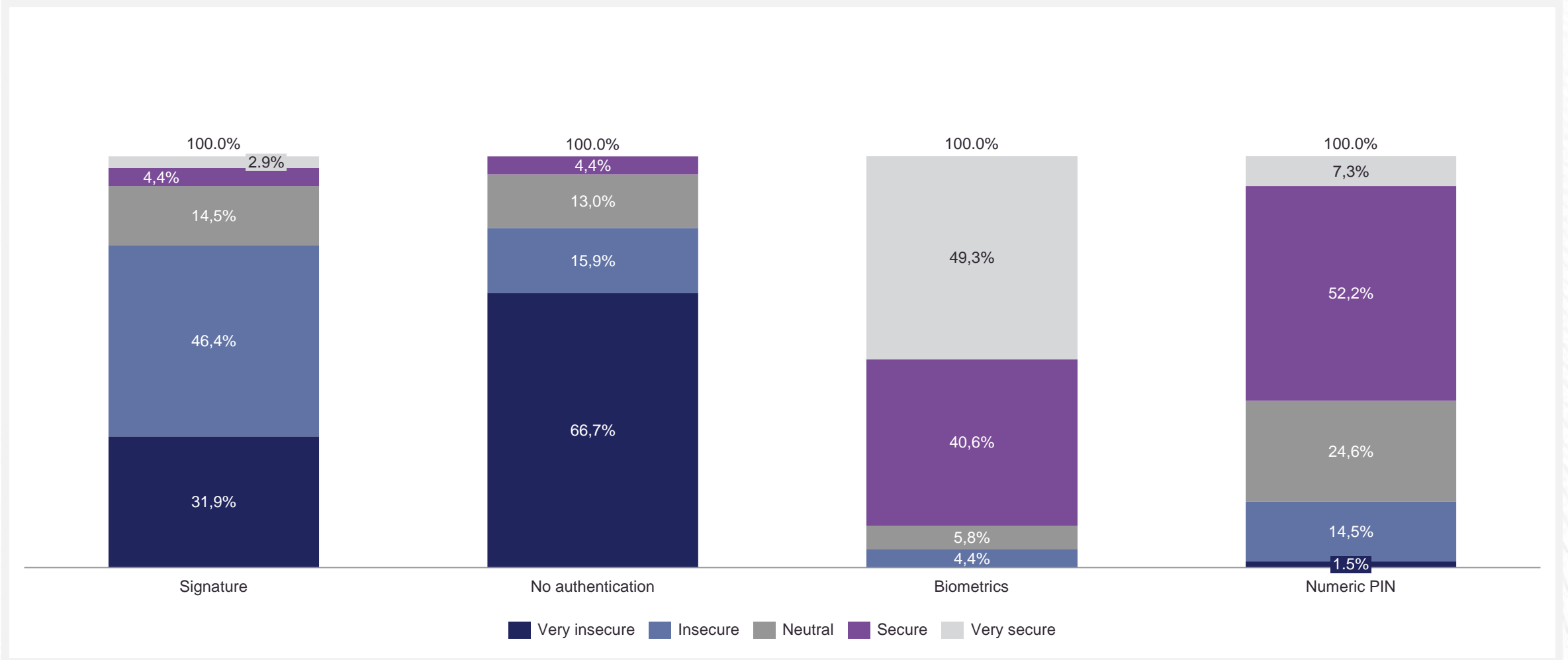
- When looking at banking and payments, fingerprint authentication is moving from mobiles to payment cards to wearables and other devices



Biometrics perceived as delivering superior security



Customer ratings of perceived security among pilot participants



Source: AYT Market Research, April 2018, among pilot participants

Consumers are ready and asking for biometrics



The VISA logo is displayed in a large, bold, italicized, sans-serif font, rendered in a light gray color against a dark purple background.

About half of consumers surveyed are likely to switch away from providers (card network, bank, or mobile phone provider) if the provider does not offer biometric in the future

Source: [Goodbye passwords](#), a VISA study

93% of consumers prefer biometrics to passwords, further showcasing the excitement and looking to adopt



mastercard.

Source: [Overcoming Mobile Biometric Challenges](#)
a Mastercard study

Securing payment cards and the way forward

Magnetic stripe



- High fraud risk
- Slow, requires signature
- New and better alternatives available

EMV



- Safer than magnetic
- CHIP + PIN is safe, but time consuming

Contactless



- EMV + RFID
- Allows fast transactions, just tap card
- Low transaction limits with no PIN/signature

Currently being trialed

Biometric Dual-Interface



- EMV + RFID + Biometric authentication
- Speed of contactless with safer authentication
- No transaction limits

In Development

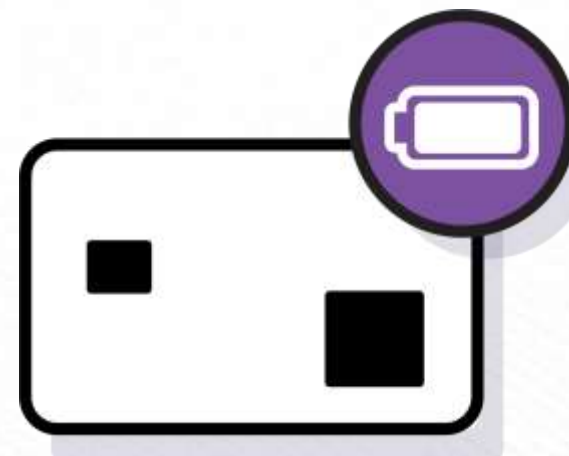
Biometric Dual-Interface with Dynamic CVX



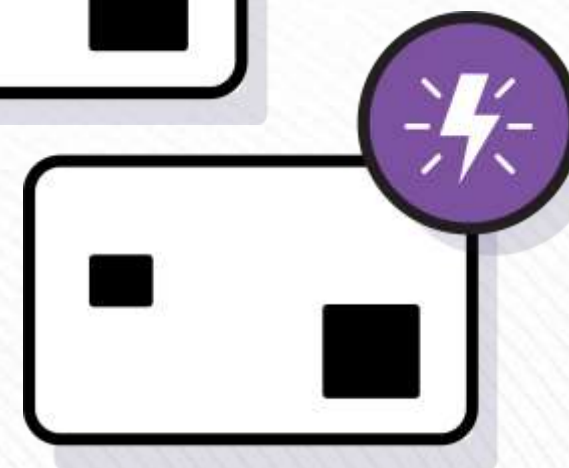
- EMV+RFID + Biometric authentication + Dynamic card security code integration
- Directly addresses card not present fraud, enabling safer online commerce

What kind of biometric cards are currently in development?

Battery-powered



Battery-less



Why Biometric Payment Cards?



Convenience

Allows for a frictionless and more secure checkout experience thanks to biometrics



Works with existing infrastructure

No need to change the current checkout experience or infrastructure, as it works with all point of sale terminals with both contact and contactless transactions



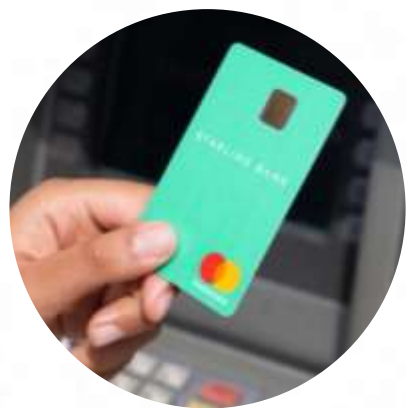
Privacy

Functions without the need for a centralized database, all biometric information are stored only on the card and nowhere else



Addresses new Regulations

New industry and government regulations around the world are pushing for contactless and for much stronger consumer authentication in payment while retaining the user's right to privacy



Competition is pushing banks
to adopt new technology

Innovation is a door opener
to new customers



Biometrics could be key to attracting millennial consumer interests



- Biometrics is increasingly being utilized not just for security but for driving convenience
- Millennials have shown preferences to utilize means of authentication that are more convenient
- The use of fingerprint biometrics is increasingly seen as the most convenient means of authenticating yourself



Secure at-home biometric payment card enrolment solution is key

An innovative offering that enables cardholders to register their fingerprint on their biometric payment card at home without needing to visit a bank branch



Fits inside a traditional envelope and functions like a powered greeting card, turning the card on when you open the enrolment kit

Not only payment cards...

Zwipe is partnering with Tappy Technologies to jointly develop and launch biometric enabled wearable payment devices as well





Find out more about us at
zwipe.com