A new type of payment card with an integrated fingerprint reader is coming soon to a bank near you. It will let users authorise payments with a tap of their finger instead of entering a PIN code. It works like this:

1. Your fingerprint on the card, either in branch or at home
2. On the card’s fingerprint sensor to be securely authenticated by the card
3. That’s it! Securely enrol

Or insert it into any standard payment terminal in a shop, gas pump etc.

Tap your card
Hold your finger
No PIN required.
You can also make contactless payments of higher amounts!

Here’s what consumers in the UK think about it…*

821 UK cardholders have evaluated the interest, the benefits and the potential concerns of this new payment card.

* Research conducted online by GfK from 05/25 to 06/05/2018

Naturally, consumers also expressed some concerns related to the Biometric technology

<table>
<thead>
<tr>
<th>Concern</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Fingerprint reader won’t work all of the time</td>
<td>41%</td>
</tr>
<tr>
<td>Fingerprint could be compromised</td>
<td>37%</td>
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However, these concerns should fly away as consumers learn more about the technology:

- Biometric cards must be certified by international payment networks, ensuring greater performance than current experiences (e.g. with smartphone).
- The fingerprint information is only stored on the card. It is never sent to the bank or collected by a third party. Inside the chip of the card, the fingerprint data is encrypted; nobody can access them.
- 54% Would get one today if it were available from their bank
- 82% Said it would become their preferred payment card!

Why?

Because this new card addresses consumers’ top priorities when choosing a new card:

- Security
- Convenience
- Reliability

The new Biometric payment card clearly delivers on those needs:

- 86% Feel more secure
- 82% Think card provides greater convenience

Who is concerned?

- ENTHUSIASTIC: The youth: 20’s and 30’s, urban, active contactless payment users... And the blooming 40’s & 50’s multi payment card owners
- TO BE CONVINCED: The slow followers... Anxious when it comes to new technology, needing to be reassured
- NOT OPEN TO CHANGE: People addicted to their current card, not ready to change

To find out more about the biometric EMV card, visit www.thalesgroup.com

UK consumers excited by the convenience of the new biometric payment card according to a recent survey from Thales