If you run a major High Street bank and are at the vanguard of innovation, what do you do to ensure you stay ahead of your traditional and emerging rivals? The banking innovation challenge today centres on how to beef up security while ensuring even greater convenience for customers. That’s why UK banking giant RBS Group is ensuring it stays ahead of the pack by adopting fingerprint biometric contactless payment cards.
Innovative Payments
RBS Group heralds UK first

UK consumers are increasingly comfortable with making contactless payments with their bank card. They also enjoy using biometric technology, with many using it several times a day to access their smartphone or tablet. These two trends drove RBS Group to become the first banking brand in the UK to offer the combination of the two popular technologies, contactless and fingerprint ID, in a single bank card.

The innovative payment card was first trialled early in 2019 with a three-month pilot through the RBS Group and NatWest brands involving 150 people using Visa debit cards. The results of this live experiment have confirmed that consumers are ready for and enthusiastic about the convenience that these technologies offer. They’re also fans of the LED lights on the card as they can be certain of whether or not a transaction has been successful. RBS Group has been running a similar pilot since October 2019, this time using Mastercard credit cards, and will consider a wider commercial deployment for 2020 if it confirms their expectations.

Improved user experience
Payment transactions with the biometric card are perceived as more convenient and more secure by the consumers. In addition, it removes the standard £30 transaction limit for contactless payments by adding an extra layer of security. To confirm their ID, users of the new card simply place their finger on the sensor embedded on the card so a comparison can be performed between the scanned fingerprint and their biometric data securely stored in the card. This highly secure fingerprint authentication means cardholders can pay quickly and easily with just a simple touch.

Tech supplier of choice
RBS Group wanted to ensure their customers had the best payment journey. They selected Gemalto – a Thales company – because of its advanced & high quality biometric payment card solution, proven by successful pilot programs in Italy, Cyprus and Lebanon, and its indisputable global reputation for innovation and performance. The RBS biometric payment card provided by Thales also has fantastic green credentials compared with other solutions since it does not need a battery as it gets power directly from the payment terminal.

The two firms have a long working relationship as RBS group has previously purchased Gemalto’s digital banking solutions and successfully rolled them out to clients of its 1,500 branches nationwide. This helped them to maintain their position in the top five rankings of UK banks.