

# Biometrics for Payments

## Banking & Payment Services



Biometric technology has been used for years for identification, in sectors such as government and law enforcement agencies. It is considered as a highly efficient and reliable method of identity recognition and authentication.

With the evolution of payment industry, the adoption of biometrics is also growing; especially with the development of biometrics within smart cards and mobile devices that provide to consumers a secure and convenient alternative to traditional PIN verification.

The purpose of this training is to provide insights on how biometrics can be integrated to the payment ecosystem. It is based on Thales DIS know-how and practical experience on card and mobile payment projects.

## Objectives

During this session, you will:

- Understand the fundamentals of biometrics
- Have a comprehensive overview of the main biometric standards
- Understand the specificities of matching environments
- Get insights about these technologies' reliability and performances, the risks of counterfeits and the challenges of implementation
- Get business insights on existing implementations and market trends in biometric usages

## Key topics

- Biometrics
- Standards
- Biometric authentication methods (Fingerprint, facial recognition...)
- Biometric matching

## Who should attend

Banks, retailers or service providers willing to use biometrics for identification and authentication of their customers

- Marketing managers
- Product managers
- Project managers

## Deliverables

Complete training manual

## Pre-requisites

Basic knowledge on banking processes and cards/ mobile payments will be a plus.

This course is held in English. On customer request sessions in French can be organized.

**Duration:** 1 day

**Location:** on-site at customer premises, or at one of the Thales training centers. Please contact us for more details.

**Course fee:** 1.049€ / attendee, minimum 4 attendees. Price does not include taxes nor travel expenses.

## Course schedule

When performed at customer premises, the agenda is tailored to customer attendance profile. The standard agenda is provided below:

### DETAILED AGENDA

#### Introduction: about authentication

- What is Authentication for?
- Strong Customer Authentication
- The challenges of authentication

#### Basics on biometrics

- What are "biometrics"?
- Biometric methods and technologies
- FAR/FRR
- Usages and processes
- Enrollment, capture and matching

#### Biometric technologies

- Physiological biometrics
- Behavioral biometrics
- Comparing biometric methods
- Comparing biometrics, PIN and passwords

#### Main standards

- Why standards?
- ISO/IEC, JTC1, NIST, Global Platform
- EMVCo
- The FIDO authentication standards

#### Testing and certifications

## DETAILED AGENDA (cont.)

### Biometrics in the scope of regulations

- PSD2
- Data protection and GDPR
- Regulations outside Europe

### Implementation aspects

- Server or client credentials storage
- Behavioral biometrics implementation
- Biometric cards
- Presentation attacks detection
- Other implementation issues

### Card schemes and biometric authentication

- Face to face payment
- Remote payment
- Card schemes' mandates and business opportunities

### Use cases examples

- Markets and usages
- Biometrics in mobile SCA
- Success stories
- Identity proofing/KYC - The step before authentication

## Related courses

Introduction to card  
payment  
(B1014I)

A deep dive into  
Strong Customer  
Authentication  
(B1036I)

A deep dive into  
PSD2 and its RTS  
(B1037I)

Biometrics for  
Payment  
(B1033I)

QR code for  
Payment  
(B1038I)

For further information about registration, course schedule, please contact us via email at:

.....@thalesgroup.com or visit our web site: [www.thalesgroup.com](http://www.thalesgroup.com)