



# Biometric Benefits



## Why you should invest in biometric payment cards

### **Merchants globally accept physical payment cards.**

You can be sure that wherever your customer is in the world, their payment card will be accepted.

Physical cards offer a level of unprecedented payment reliability, consumer familiarity, and robust, universal security. This has resulted in more than 13 billion+ EMV® chip cards being deployed worldwide.

The introduction of biometric features as a verification method for cardholders helps to significantly limit malicious misuse in the event of card theft or loss. It also offers a smooth user experience to your customer, allowing them to easily authenticate themselves at point-of-sale.

And as more and more payments are made digitally, remembering PINs and passwords is becoming harder. While one-time-passcodes can be effective, they are costly to implement and maintain and could be vulnerable to phishing attacks or interceptions.

Choosing biometric cards which are unique to each individual allows you to provide premium customers with a premium payment card product. Why? Because biometric authentication is a personalized security approach which is based on something your customer is, and not something they know.

### A unique payment experience

Premium

Reliable

Global

Secured

Convenient

Fast

## Why invest in biometric cards today?



- Universally accepted payment method worldwide
- Biometrically secured offer for premium customers
- Elevated and faster checkout experience
- Easy, inexpensive enrollment in-store or via mobile
- PIN less spending that goes beyond current contactless limits
- Convenient payments that don't compromise security

“

Biometric characteristics are unique to an individual and are effective and effortless at verifying a person's identity. Enrolling their biometric gives customers a personal connection to the card, delivering an impressive level of convenience, trust and ultimately an elevated checkout experience without compromising security.

Tolgahan Yildiz, Head of Trusted Mobile Connectivity and Transactions Product Line at Infineon



## For issuers: quick to roll out

- Ready-to-go turnkey solutions for Mastercard and Visa
- Pilot projects can launch within weeks
- Optionally tokenized cards can be supported in the near future
- Card technology supports full customization of printed art designs
- Speedy onboarding with available support on personalization scripts and enrollment app
- Longer card lifespan and additional fraud protection

## For customers: simple to use and easy to enroll

Quick, easy user enrollment as part of the instore payment process or using a smartphone.

### How it works

- No expensive hardware, no visits to a branch; your customers can register using their thumb
- After receiving their cards, customers can either:
  - Use their iOS or Android phone to enroll in seconds
  - Use the biometric card each time they shop and be automatically enrolled after a set number of purchases and a final activation using PIN authentication



# Innovation around biometric cards is only just beginning

Within and beyond the payment application, biometric cards have an immense opportunity to verify and authenticate digital identities, enabling access to a diverse range of both on and offline services.



## Easily support Tap-to-x (verify/confirm)

Customer could tap their biometric payment card on a smartphone/PC/SoftPoS to authenticate an online payment, without having to type the password or PIN on an unsecure device.

## Store and spend CBDCs and cryptocurrencies

Biometric cards could provide a secured and convenient way to access user's account where they store and manage their assets in the form of digital/cryptocurrency as well as signing the transactions.

## Physical access control

Customers could use their biometric card in multi-application scenario, for example card-based physical access control, where the cardholder's biometric is verified on the card, no data leaving the card, providing increased data privacy to the cardholder.

## Digital signatures/identities

Cardholders could use their biometric ID cards to authenticate their identity electronically to public and private entities, and/or sign digital documents in a legally binding manner. Complex passwords only used sporadically will usually be forgotten.

“The possibilities around biometric cards are just beginning to be realized. As the digital payment market continues to grow, physical cards enhanced with biometric authentication interacting with any connected consumer device could provide secured cardholder verification simply and effectively, using technology that your customers are familiar with. Infineon truly believes in the power of biometric cards and is investing significantly to unlock its full potential for both, a card-present and card-not-present environment.

Tolgahan Yildiz, Head of Trusted Mobile Connectivity and Transactions Product Line at Infineon

## Why use an Infineon biometric card?

### Trusted innovation from the global payment market leader

SECORA™ Pay Bio is an all-in-one biometric payment solution, supporting scalable roll-out and frictionless onboarding processes, bringing more convenient, unique contactless payment experiences to the cardholders.

- Nearly one in every two EMV chip cards contains an Infineon payment chip
- Infineon's payment card solutions are simpler and robust to manufacture as the need for physical wire-connections between the module and the card antenna has been eliminated. This enables scalable and cost-effective production of high-quality, robust, high-yield biometric cards
- As only a single module needs to be implanted on to the card having the biometric sensor already integrated, the SECORA™ Pay Bio solution enables the maximum printing area and freedom for on-card branding and customized card design



For more information, visit [www.infineon.com/secorapaybio](https://www.infineon.com/secorapaybio) or send us an email at [payment@infineon.com](mailto:payment@infineon.com)