



YOUR Biometrics, Your ID

B PAY

BIOMETRIC PAYMENT CARD

WEBINAR NOVEMBER'2020

BIO-IDZ

We are a Personal Identification Solutions company, that brings the entire ecosystem of **identity, security, payment and financial technology** together with new trends, future technologies and serves the latest solutions globally.

We explore the next generation of trusted technologies and strategies for Electronic Know Your Customer (**e-KYC**) that is being unleashed in the marketplace.

Your Biometrics, Your **ID!**

Our technology creates added value through products that solve relevant problems.

But it's not the technology that is paramount...!

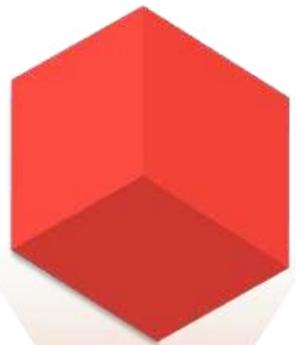
It's **the way** that people can use it!

The Result? Relevant, elegant, innovative & user-friendly solutions





WHO WE ARE



16+

Year
Brand



140+

Channel
partners



40+

Across
40+ countries



10+

Patented
Solutions

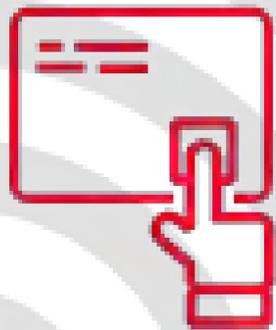


20M+

Over 20 Million
of products
delivered



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:**



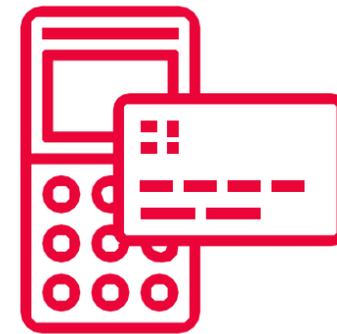
Securely enrol

Your fingerprint on the card, either in branch or at home



Hold your finger

On the card's fingerprint sensor to be securely authenticated by the card



Tap your card

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



That's it!

No PIN required. You can also make contactless payments of higher amounts!

Here's what consumers think about it...*



CARDHOLDERS

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

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:

 **88%**
SECURITY

 **82%**
RELIABILITY

 **69%**
CONVENIENCE

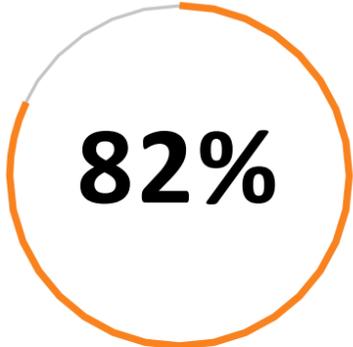
The new Biometric payment card clearly delivers on those needs:



86%

Perceive it to be more secure

- ■ No more risk of someone stealing my PIN code when I pay ■ ■



82%

Think it will provide greater convenience

- ■ It looks quick and easy, no need to enter a PIN code. And I can pay contactless as much as I want ■ ■

FUTURE IS BIOMETRIC PAYMENT CARD





B.PAY

Biometric Payment Card

B.PAY is a fingerprint-activated dual interface payment card. Only on activation by a fingerprint scan will the card allow payments on standard contactless or contact chip EMV POS terminals. The card houses the fingerprint and it never leaves the card.

B.PAY eliminates the risk of lost or stolen payment cards and it combines the security of biometric authentications with the speed and convenience of EMV cards payment.



B.PAY CARD FEATURES



PROVEN & RELIABLE TECHNOLOGY

Delivers consistent and accurate fingerprint reads



SECURE

Unique to the cardholder, only the card owner can activate card communication with EMV POS terminals



DURABLE

Strong and resistant to cracking and breaking



SAFE

Biometric data is stored only on the card, and fingerprint data is never transferred out of the card



EMV INFRASTRUCTURE COMPATIBLE

Fingerprint authentication required before standard EMV transactions are initiated, no changes required to EMV infrastructure.

KEY BENEFITS



Directly addresses unauthorized card use and reduce fraud related to lost or stolen cards.



Eliminates the need for PIN codes. Just, touch the scanner and hold it up to the payment terminal.



Compatible with contactless & contact chip EMV POS terminals.



On-Card fingerprint touch sensor with 3D capacitive technology for superior imaging.



No battery inside, powered only over RF fields of EMV POS terminals.



Addresses privacy concerns with on card biometric data storage.

HOW DOES BIOMETRIC CARD WORK?

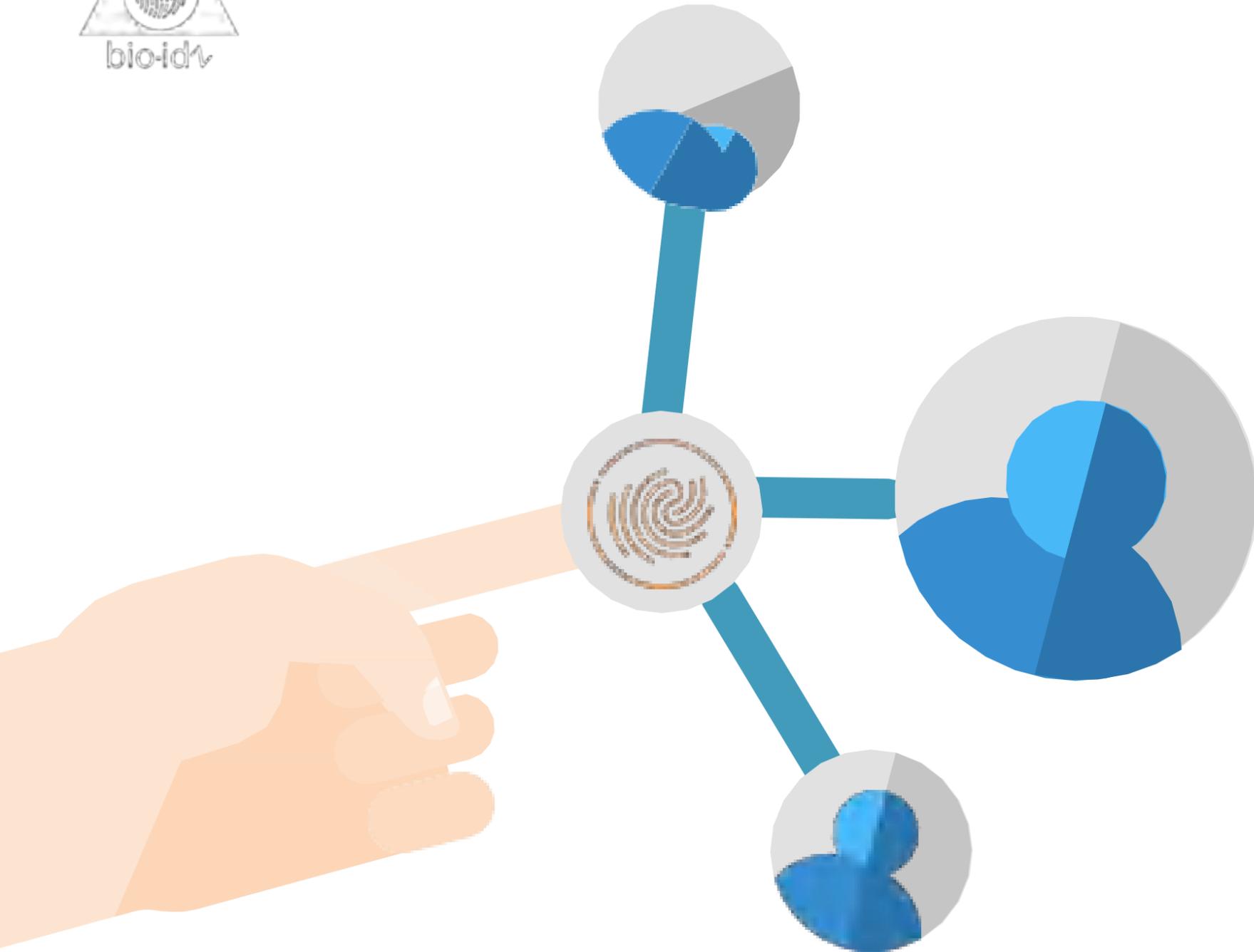


MYTH 1

My fingerprint can be easily duplicated

Definitely not, the card can't be fooled by a 2D replication of your fingerprint.





MYTH 2

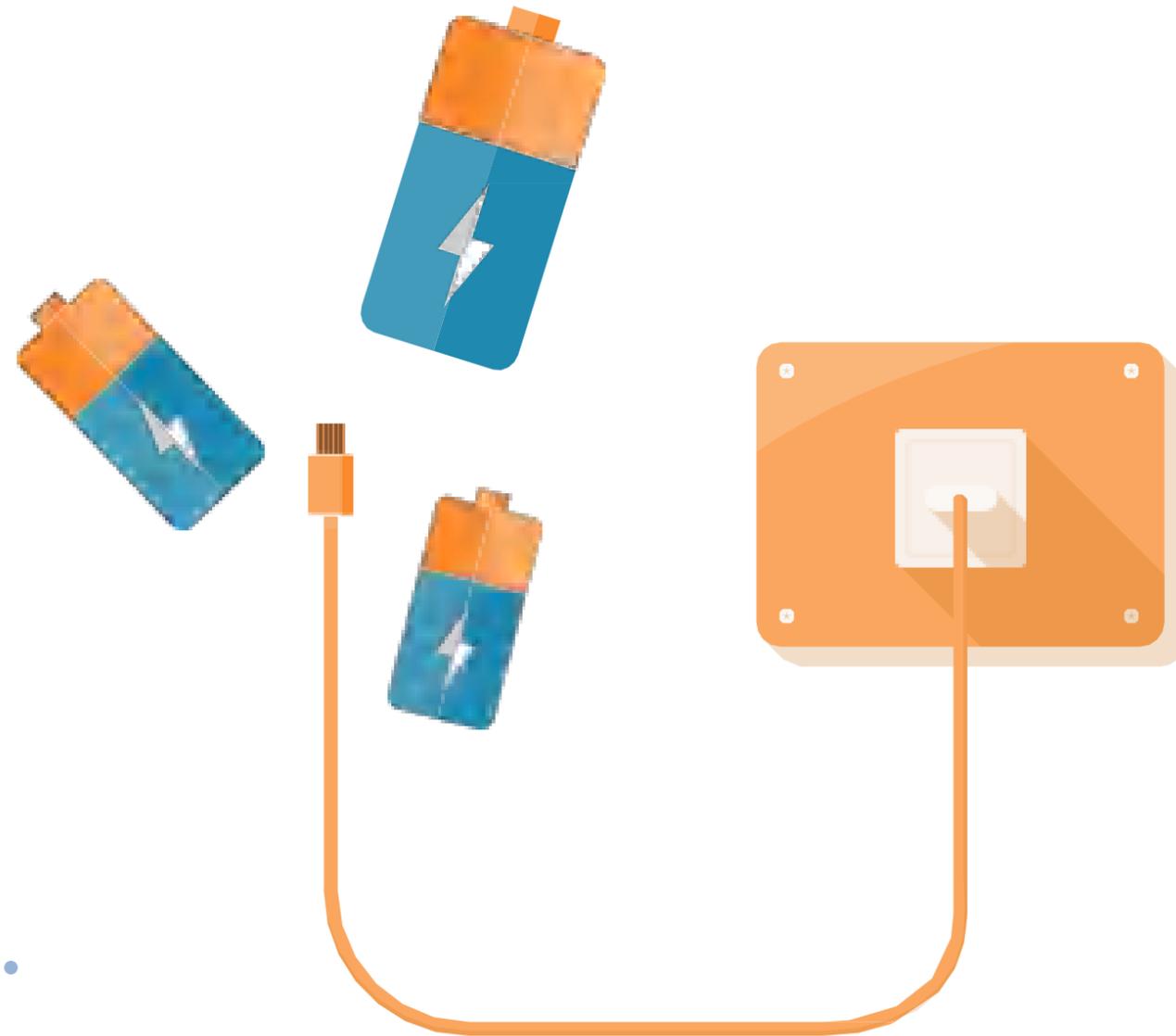
My fingerprint data will be shared with others

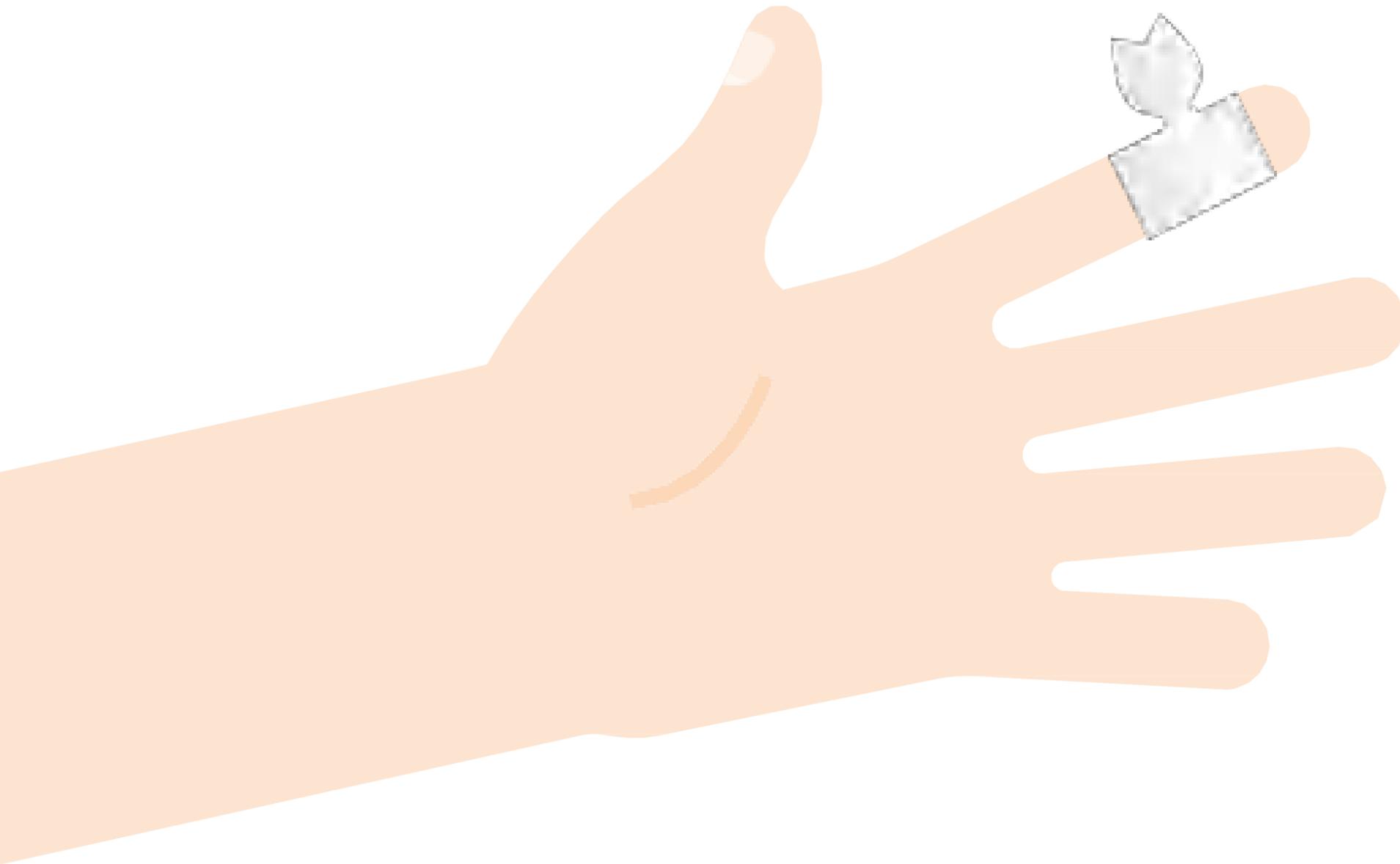
No, your fingerprint information is only stored on the card. It is never sent to the bank or collected by a third party.

MYTH 3

The card needs to be charged to provide power to work

You are right, the card needs power to work. However, with B.PAY's solution, the card doesn't rely on a battery to work. The payment terminal provides all the power the card needs.





MYTH 4

An attacker could just chop off my finger and use the card

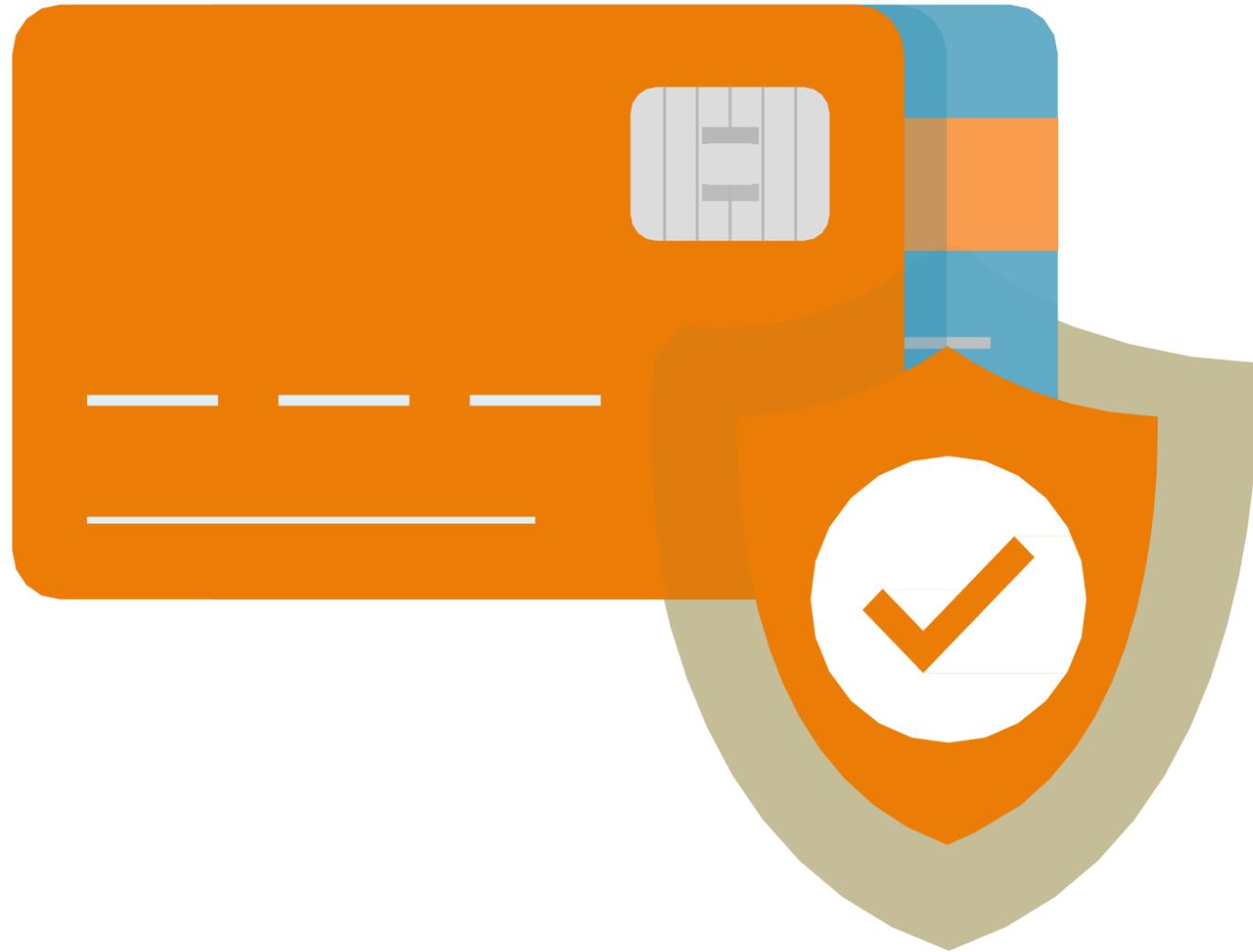
This is an extreme and unlikely scenario as you can block your card with a single phone call. Additionally, biometric sensors and verification algorithms are evolving rapidly to avoid this kind of risk.

MYTH 5

Attackers could extract the biometric data stored on my card

Absolutely not, all fingerprint data is converted and encrypted. So even if they did get the file, they wouldn't be able to access the data.





MYTH 6

Fingerprint scanners don't work all the time

Biometric Payment Cards must be certified by international payment Schemes, ensuring greater reliability than current experiences (e.g. with smartphone).

MYTH 7

It is useless for people that have to pay for others people's goods

All new Biometric Payment Cards still have the option to use the PIN code.



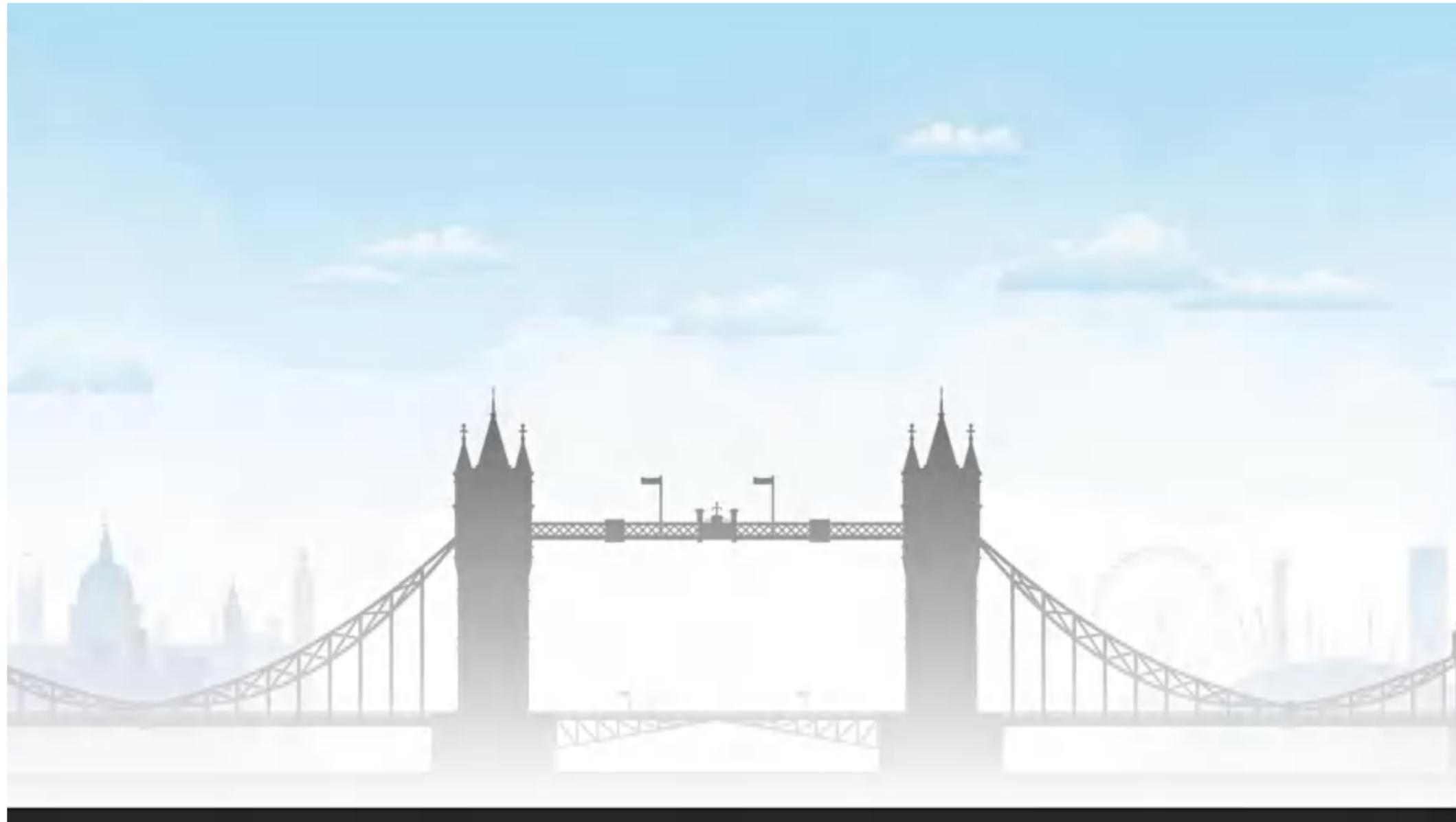


MYTH 8

The new payment card will not be accepted everywhere

Yes, Biometric Payment Cards work wherever you can pay with a card today, meaning no terminals or roll out costs for merchants.

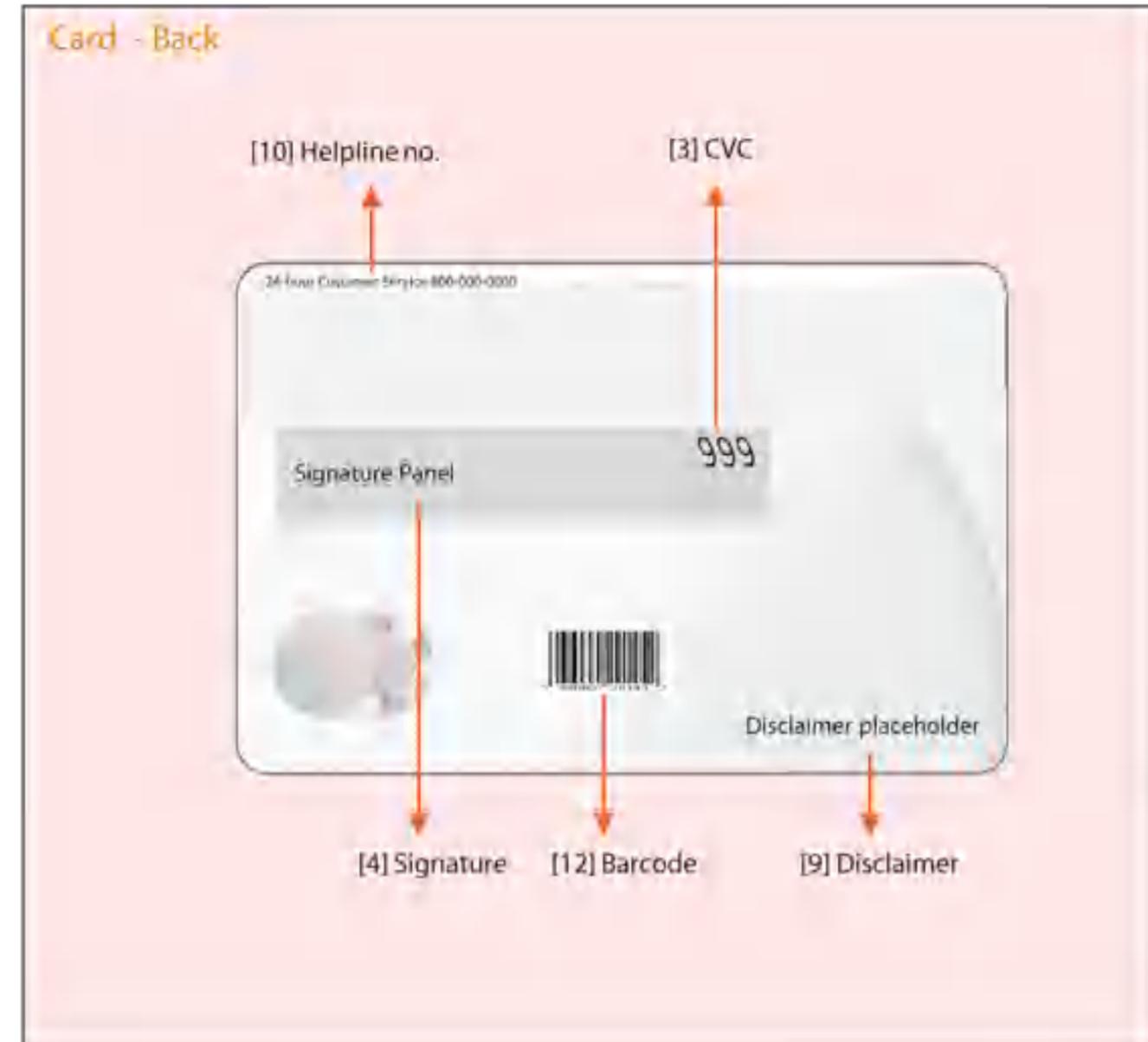
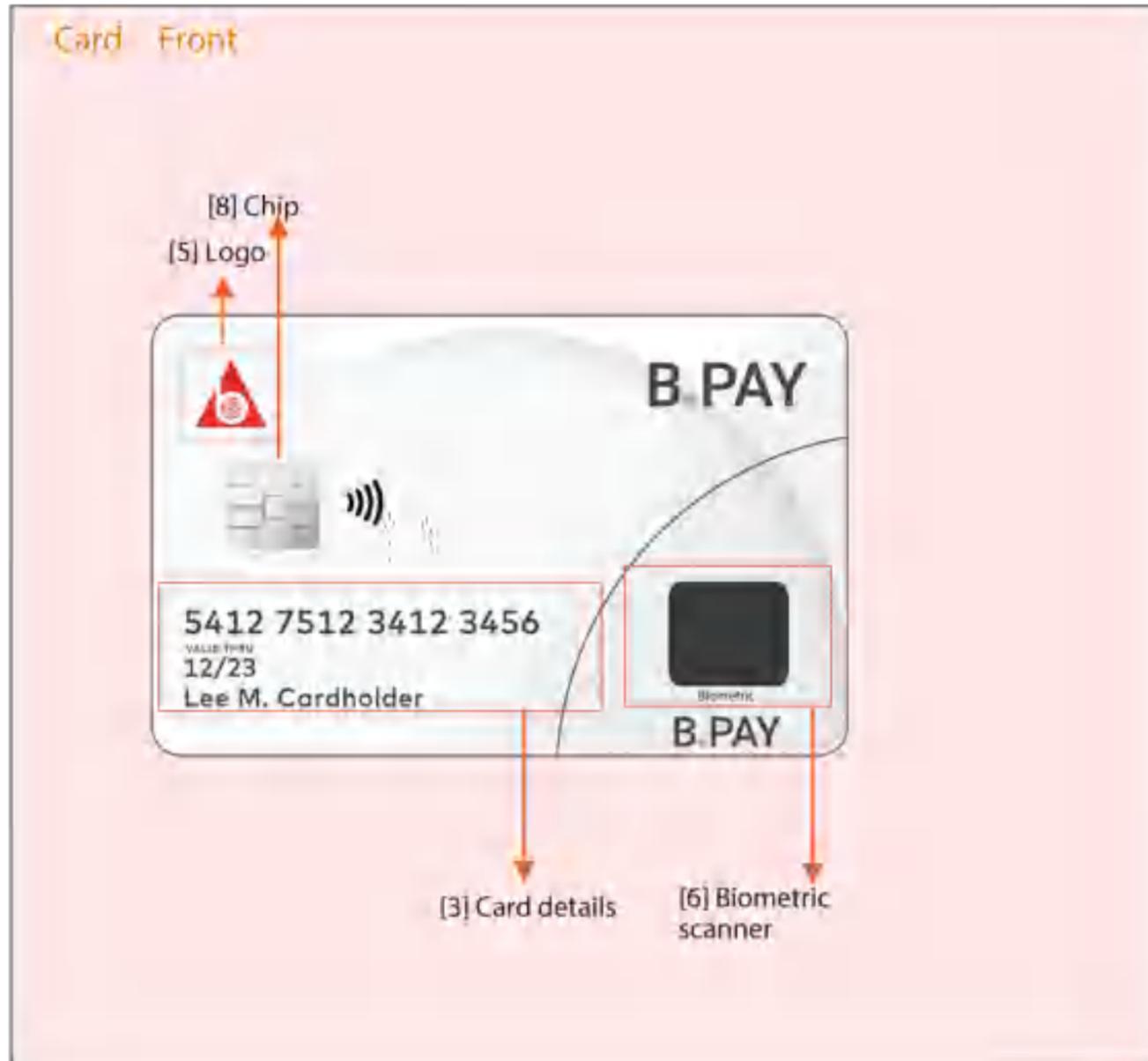
WHY BIOMETRIC CARD IS CONVENIENT?



B.PAY - Biometric Payment Card



Card specifications



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POWER SOURCE

Real time reader RFenergy harvesting
from standard contactless EMV POS

FORM FACTOR

ISO7810 ID1 format

DIMENSIONS

85.6mm x 54mm x (0,78 to 0,84 mm) (LXWXH)
3.370 in x 2.125 in x (.030 to .033 in) (LXWXH)

CONSTRUCTION

PVC(+1000 bent & torsion tests compliant)

SUPPORTED PAYMENT CHIPS

SLE78 (Other contactless chips are available on request)

OPERATING TEMPERATURE

(-20° to 60° C) (-4° to 140° F)



STATUS INDICATORS

Green & Red LED Lights

FINGERPRINT
ENROLLMENT

Direct On-Card/Branch Enrollment (Other scenarios dependent on Card Manufacturer & Issuer requests)

FINGERPRINT SENSOR

3D capacitive array with ESD protection & Protective Bezel

FINGERPRINT
VERIFICATION TIME

Depends on fingerprint quality-approximately 1sec

USERS PER CARD

1

CHIP
PERSONALIZATION

Standard Chip Personalization Procedures

CARD BODY PRINTING

Transfer Printing, Thermal or Laser
(Does not support embossing)



BIOMETRIC CARD ENROLLMENT



THANK YOU

YOUR Biometrics, Your ID

www.bio-idz.com