



IDEMIA launches new smartphone enrollment for biometric payment cards

The improved fingerprint enrollment solution makes onboarding faster and more user-friendly.

PAYMENT

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As card issuers strive to provide their customers with more convenient, high-security payment options, biometric payment card technology continues to advance. These cards promise to combine convenience with top-tier security, and the market is taking notice—global shipments of biometric payment cards are projected to reach 37 million units by 2028.

In an exclusive consumer survey conducted by the research agency Dentsu Insights, 79% of global consumers expressed a positive perception of their bank if it offered biometric cards. Secure authentication is a key motivator, with 65% of consumers citing it as a reason to use biometric cards. Additionally, 60% of those considering biometric cards are willing to pay for them, and 63% would use their biometric cards more frequently than traditional options. These statistics highlight a clear consumer preference for ever safer and more convenient payment solutions, positioning biometric payment cards as a must-have for forward-thinking banks and card issuers.

IST Elevates the Biometric Payment Card Experience

As pioneers in biometric payment cards, IDEMIA Secure Transactions (IST) provides solutions designed to meet these rising demands. To enhance the end-user experience with biometric cards, IST offers intuitive fingerprint enrollment solutions, to simplify end user adoption. The latest innovation is a smartphone-based enrollment solution that makes onboarding for biometric payment cards faster and more user-friendly than ever before. The new solution uses a battery-less USB-C dongle in tandem with a user's smartphone—compatible with both iOS or Android—into which the F.CODE biometric card is inserted. Each step of the enrollment process is displayed on the smartphone screen via the bank's app, guiding the cardholder through fingerprint enrollment. This represents a significant improvement over existing solutions in the market.

F.CODE biometric cards are designed to allow cardholders to authenticate contactless payments in-store using their fingerprint, with no minimum limit, providing greater convenience by eliminating the need to enter a PIN. Additionally, these cards enhance security in the event of loss or theft, reducing the risk of fraudulent contactless payments. The biometric data stored on the card is completely secure, as it never leaves the secure element of the card and is not stored in any external databases. Cardholders can erase or re-enroll their biometric data on the F.CODE card at any time using the USB-C dongle and the bank application.

We are proud to introduce this mobile-based solution to enhance biometric enrollment, empowering our customers to deliver a user-friendly experience for end users. This innovation highlights our sustained efforts to ensure a smooth and reliable enrollment journey for users of our biometric cards.

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