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BBVA

THALES
Building a future we can all trust

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Payment Services

The [biometric credit card](#) can justifiably claim to be both revolution and evolution. That's because this new payment experience combines the **speed and convenience of contactless transactions with the effortless security of built-in fingerprint authentication.**

In their own right, each of these technologies is already hugely popular with consumers. By bringing them together, the Thales biometric credit card represents a genuine game-changer. **Cardholders enjoy the best of both worlds, every time they make a purchase.**

Garanti BBVA consumers are the first in Türkiye to get their hands on this novel approach to in-person payments. Garanti BBVA, a leading private bank, with consolidated assets close to TL 2 trillion 202 billion (USD 76 billion) as of December 31 2023, introduced Türkiye's first-ever biometric credit card in May 2024. And it proved an instant hit, with demand far exceeding expectations, leading to a rapidly growing business.



Garanti BBVA is Türkiye's second largest bank with over 25 million customers

So how does a biometric credit card work?

Like all the best ideas, Thales's biometric credit card technology delivers a **beautifully simple user experience.** The cardholder simply taps it on a regular contactless POS terminal, while holding their finger on the card's built-in fingerprint sensor. A small green LED in the card lights up when a payment is performed to confirm the registered cardholder has correctly authenticated their fingerprint.

There's no need to enter a PIN, so the whole process is every bit as quick as a conventional contactless transaction. As well as offering stronger security, using a fingerprint is far less hassle for cardholders. Unlike a PIN, a fingerprint is something we'll never lose or forget when we go shopping!

Biometrics have become part of everyday life – 55% of people use fingerprint or facial recognition to unlock their smartphone according to a survey in 2022 ⁽¹⁾

Shopping without limits

There's more good news for cardholders. **Thanks to built-in biometric authentication, the usual limits on the value of contactless transactions no longer apply.** Which means that Garanti BBVA's customers can safely enjoy the tap-and-go experience in stores with no payment limit.

Because it's based on industry-recognised EMV technology, the Thales biometric credit card offers all the advantages of a standard EMV card: same dimensions, widely accepted at POs, works everywhere and doesn't need a battery, so it's always ready for action. Turkish cardholders are free to use it at any standard EMV contactless POS terminal across the country.



At the last count there were over 1.6 million contactless POS terminals in Türkiye ⁽²⁾

(1) <https://www.securitymagazine.com/articles/98532-over-half-of-consumers-use-biometrics-to-secure-mobile-devices>

(2) <https://www.statista.com/statistics/1377790/turkey-number-of-contactless-point-of-sale-pos-terminals>

Why Garanti BBVA launched the biometric credit card?

The fact that Garanti BBVA is pioneering the biometric credit card in Turkey comes as no surprise. **The bank has an unrivalled track record for rolling out exciting new products and services.** This includes Turkey's first-ever contactless payment card, digital payment wallet, smartphone with digital payment card, and environmentally friendly payment card.

Over the past decade and more, consumers around the world have embraced the convenience of tap and go transactions.

Post-pandemic, Garanti BBVA saw that the momentum behind contactless transactions was stronger than ever. The bank therefore took the bold decision to launch the country's first credit card with built-in biometric technology. **The card represented another compelling opportunity to attract new business and further strengthen Garanti BBVA's reputation for innovation and modernity.**

The total value of contactless card payments in Türkiye increased by 151% year-on-year in 2023.⁽³⁾

Creating a prestige brand

Project planning started in early 2023. **The bank's marketing strategy is designed to position the card as a prestige product, under the 'Bonus Platinum' brand name.** What's more, Garanti BBVA is fully committed to introducing and explaining the benefits of Türkiye's first experience of biometric payment card technology.

To start with, customers are reassured that their **fingerprint data is transformed into an untranslatable sequence of bits and only stored in a secure way on the card's chip.** Neither Garanti BBVA nor the fingerprint sensor nor the merchant holds this personal information.

New customers are also sent a special kit that includes a straightforward guide to registering their fingerprint and activating and using their biometric card.

In addition, Garanti BBVA has created a strong value proposition around the card program "*Bonus Platinum Biometric*". It includes linking it to the leading loyalty programme in the Turkish banking market.

Thales accelerates time to market

The introduction of the Bonus Platinum card was a real team effort, involving Garanti BBVA's product and brand management teams, technology specialists, legal and compliance experts and salesforce.

Thales was a natural choice to supply the card. Garanti BBVA has considerable experience of working with Thales on previous high profile projects, including the launch of Türkiye's first contactless card in 2008. Moreover, Thales's biometric card technology offers a range of compelling benefits. These include the security applet 'bio manager', ensuring the global security of the solution as well as an important set of customization choices to adapt the biometric functionality to the precise banks' needs. Reflecting this, the company's biometric EMV payment card has already been successfully launched in countries including France and Poland. Building on this expertise

and experience, **the local Thales team helped ensure that the bank was able to bring the biometric credit card to market in a record time.**



Shaking up the payment card market

The new biometric credit card made an instant impact. Garanti BBVA supported the launch with TV commercials and social media campaigns, helping to create a real buzz in the market. Thousands of people were quick to respond, and sales continue to grow strongly.

It's been a similar story in other countries where the Thales biometric payment card has been introduced. In a crowded and competitive market, progressive banks and card issuers like Garanti BBVA, [BNP Paribas](#) and [Bank Pocztowy](#) and several others worldwide are taking

advantage of this exciting new payment product to achieve greater differentiation. **By adding further value to the already popular contactless experience, biometric payment cards are attracting new customers, strengthening brand loyalty and creating new revenue streams.**

To find out how you can take advantage of the next generation of payment card technology...

(3) <https://www.statista.com/statistics/1381964/turkey-value-of-contactless-card-payments/>