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:

Your fingerprint on the card, either in branch or at home
On the card’s fingerprint sensor to be securely authenticated by the card
That’s it! Securely enrol or insert it into any standard payment terminal in a shop, gas pump etc.

Tap your card
Hold your finger
No PIN required.

You can also make contactless payments of higher amounts!

Here’s what consumers in the UK think about it…*

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

* Research conducted online by GfK from 05/25 to 06/05/2018

Naturally, consumers also expressed some concerns related to the Biometric technology:

41% worry that the fingerprint reader won’t work all of the time
37% worry that their fingerprint could be compromised

However, these concerns should fly away as consumers learn more about the technology:

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

Whose is concerned?

ENTHUSIASTIC:
The youth: 20’s and 30’s, urban, active contactless payment users... And the blooming 40’s & 50’s multi payment card owners

TO BE CONVINCED:
The slow followers... Anxious when it comes to new technology, needing to be reassured

NOT OPEN TO CHANGE:
People addicted to their current card, not ready to change

821 UK consumers excited by the convenience of the new biometric payment card according to a recent survey from Thales

86% of those stating the 55% when asked

31% of the time

54%

Would get one today if it were available from their bank

54% say it would become their preferred payment card

82%

88% SECURITY
82% EASE
69% CONVENIENCE

The new Biometric payment card clearly delivers on those needs:

82% Thinks card provide greater convenience

86% would recommend it to many others

WHY?

Because this new card addresses consumers’ top priorities when choosing a new card:

SECURITY

Reliability

86%

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

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CONVENIENCE

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