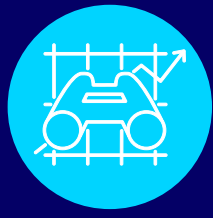


6 reasons to implement biometrics now



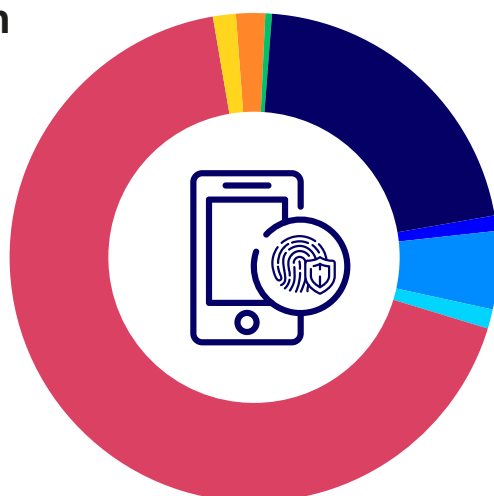
Research forecasts that the fastest growth will come from biometrically-verified remote mCommerce transactions, reaching over 48 billion in volume by 2023.



48 billion transactions

Total biometrically-authenticated mobile payment value all regions in 2023: \$2 trillion

- North America
- Latin America
- Western Europe
- Central & East Europe
- Eastern Europe & China
- Indian Subcontinent
- Rest of Asia Pacific
- Africa & Middle East



Mobile | 01

Mobile payments a fact of our everyday lives, so a strong mobile authentication solution to secure identities, services and transactions has become a vital building block for all critical services, particularly mobile banking. Customers expect transactions to be simple, quick and convenient, so any authentication solution also needs to balance convenience and security - with minimal friction for the customer.

02 | Secure



Secure mobile authentication utilises multi-factor authentication to deliver high levels of security for banks and users alike. Convego® AUTH-U, from G+D, offers unique features for financial institutions and allows users to apply multiple biometric features such as fingerprint, face, and voice credentials to access mobile banking services. Fingerprint templates and matching engines are stored in the card, giving consumers complete control of their data.

Compliant | 03

Our offering is fully compliant with PSD2, RBI, and other global regulations. Convego® AUTH-U provides peace of mind that your authentication solution complies with the latest standards and will remain ready to protect your customers every step of the way.



Convenient, compliant solution



04 | Cost-effective



Built on the open industry standard FIDO and powered by Samsung SDS Nexsign technology, cost-effective mobile authentication from G+D does not require any additional hardware but instead leverages the technology/capabilities inherent in the smartphone, making it highly cost-effective for Issuers.

Biometrics has achieved huge success in mobile



The fingerprint has replaced PINs and passwords as the most popular way to authenticate on mobile



60% of smartphones now have biometrics



42% of consumers see fingerprints as their most likely ID method for payments

Payment process



TOUCH: Place your finger on the sensor



TAP: Make your contactless payment



GO: It's that simple
Quick. Convenient. Secure.



Simple | 05

Providers benefit from a solution that is quick and easy to implement without having to replace existing technology or install new hardware. End customers benefit from simple, seamless authentication, as they no longer need to handle long and complex passwords. This benefits all parties involved, from the issuer to the retailer to the consumer, by increasing usage and customer throughput, reducing fraud, and making contactless payment the most convenient and secure option across the board.

06 | User-friendly



In today's crowded financial services market, convince and choice in payments and banking services are key drivers for customer acquisition and loyalty. Striking a balance between a secure solution and one that feels easy and effortless to use will ensure your customers feel safe, valued and ready to reach for your card - every time they pay.

Top drivers for fingerprint

Ease of use	46%
Security	44%
Speed	28%
Cool	24%