



Biometric Payment Cards

UK Consumer Survey 2020





Survey Aims & Methodology

- ✓ Sponsored by G+D, Linxens and NXP
- ✓ Managed and Published by Goode Intelligence
- ✓ Targeted UK Consumers
- ✓ To discover views and opinions on biometric payment cards and contactless payments in the UK in the era of COVID-19
- ✓ Survey ran from 13 July to 3 August 2020
- ✓ Total of 280 respondents

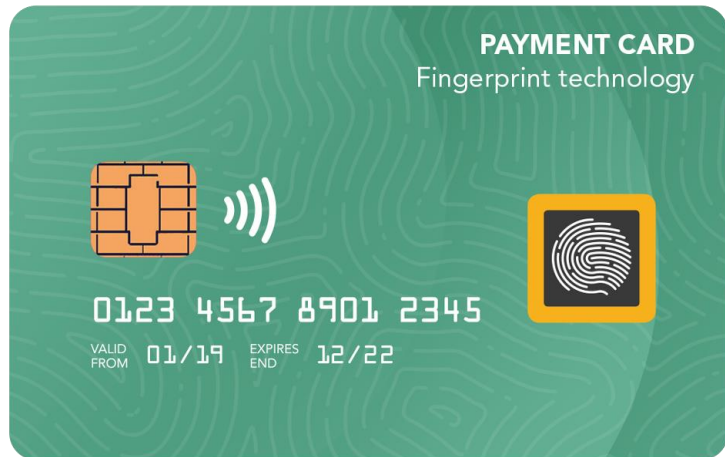
Introduction

The COVID-19 pandemic has accelerated many trends around the world, changing the ways we use technology and altering behaviour. One highly impacted area is payments as people have increasingly moved from using cash to contactless payment cards to avoid touching a pin-pad used by others. Early in the pandemic, banks lifted spending limits on contactless cards in the UK from £30 to £45 to facilitate higher value touch-free purchases and reduce the use of cash and the need to enter a PIN on a shared pin-pad.

As payments related technologies evolve, biometric payment cards are being introduced around the world to increase safety, security and convenience. Used when you physically pay for goods in-store, these payment cards are equipped with fingerprint sensors just like a smartphone. Instead of entering a PIN to pay with your card, you simply authorise your payment by touching your card with your finger. The sensor accurately identifies your enrolled fingerprint and payment is confirmed.



Survey Highlights



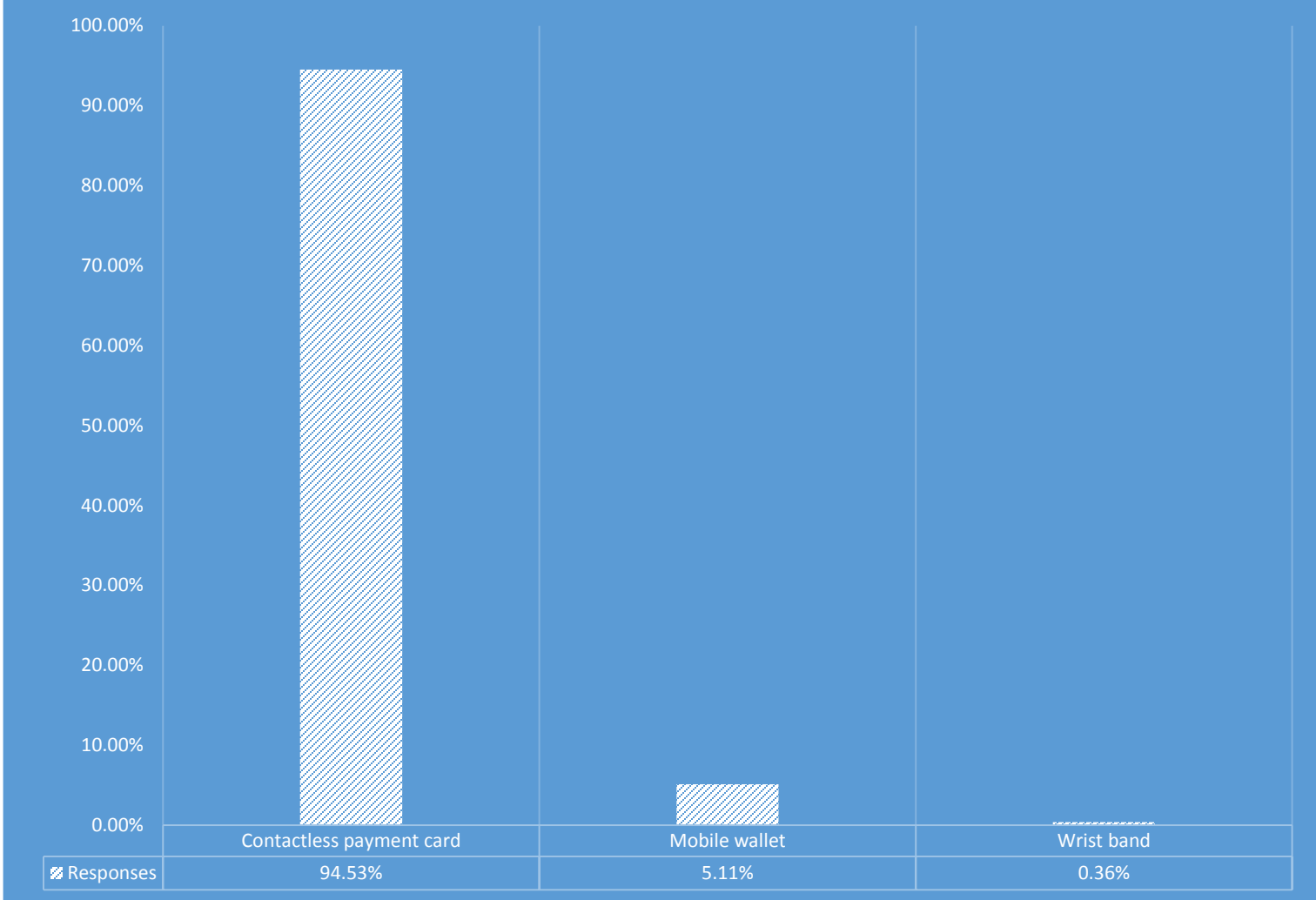
- ✓ 95 percent of respondents prefer using a contactless payment card for in-store transactions
- ✓ 76 percent of respondents are now significantly less willing to use a shared PIN-Pad as a result of COVID-19
- ✓ 85 percent of respondents are now using contactless payment cards more as a result of COVID-19
- ✓ 42 percent of respondents are willing to pay between £2 and £5 per month for a biometric payment card with no upper spend limit
- ✓ 88 percent of respondents want their banks to upgrade their contactless payment cards to support biometrics



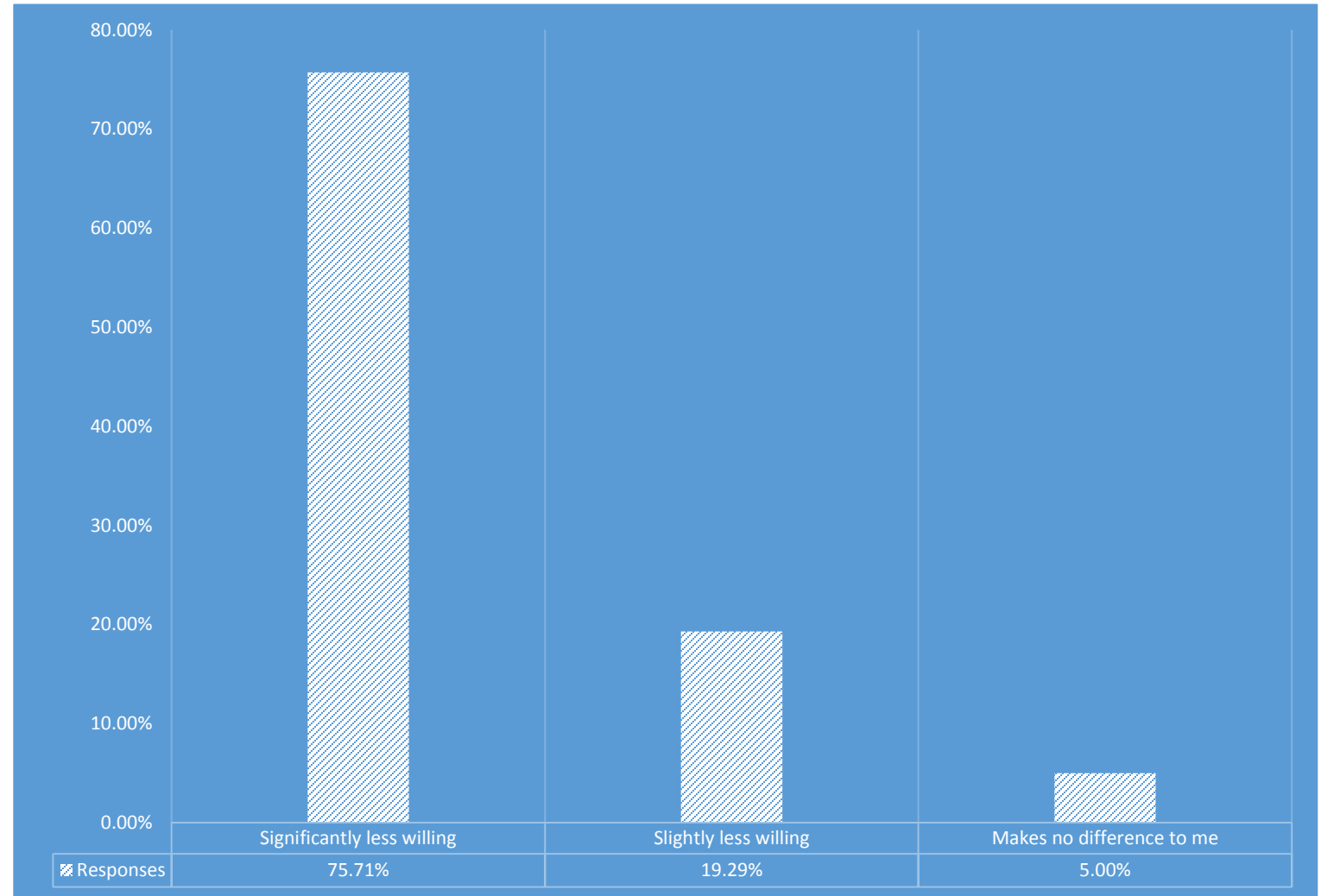
Full Survey Results



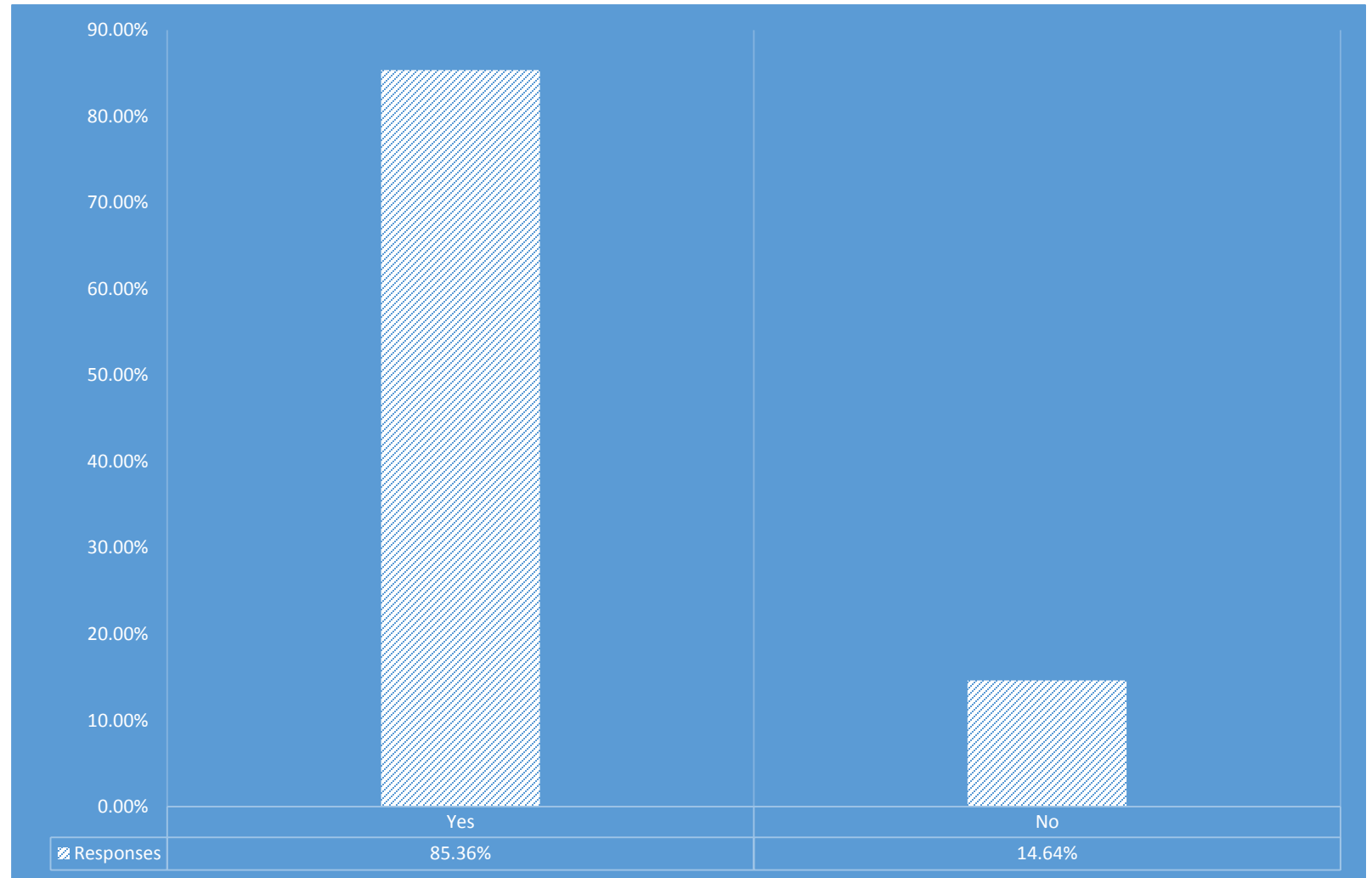
Q1: How do you prefer to pay for in-store transactions?



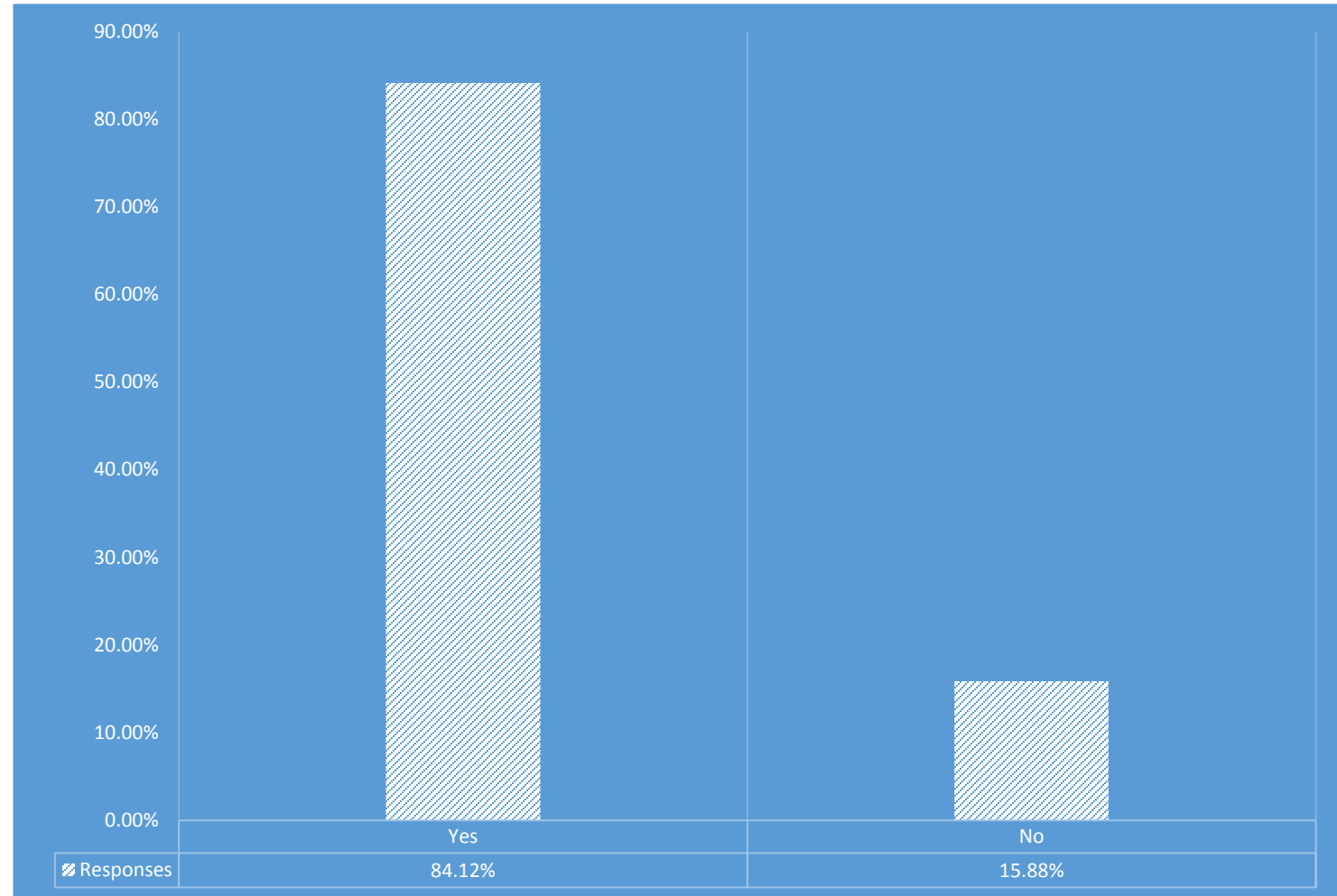
Q2: As a result of the COVID-19 pandemic, are you comfortable using a shared PIN-Pad to enter your payment card passcode to make payments?



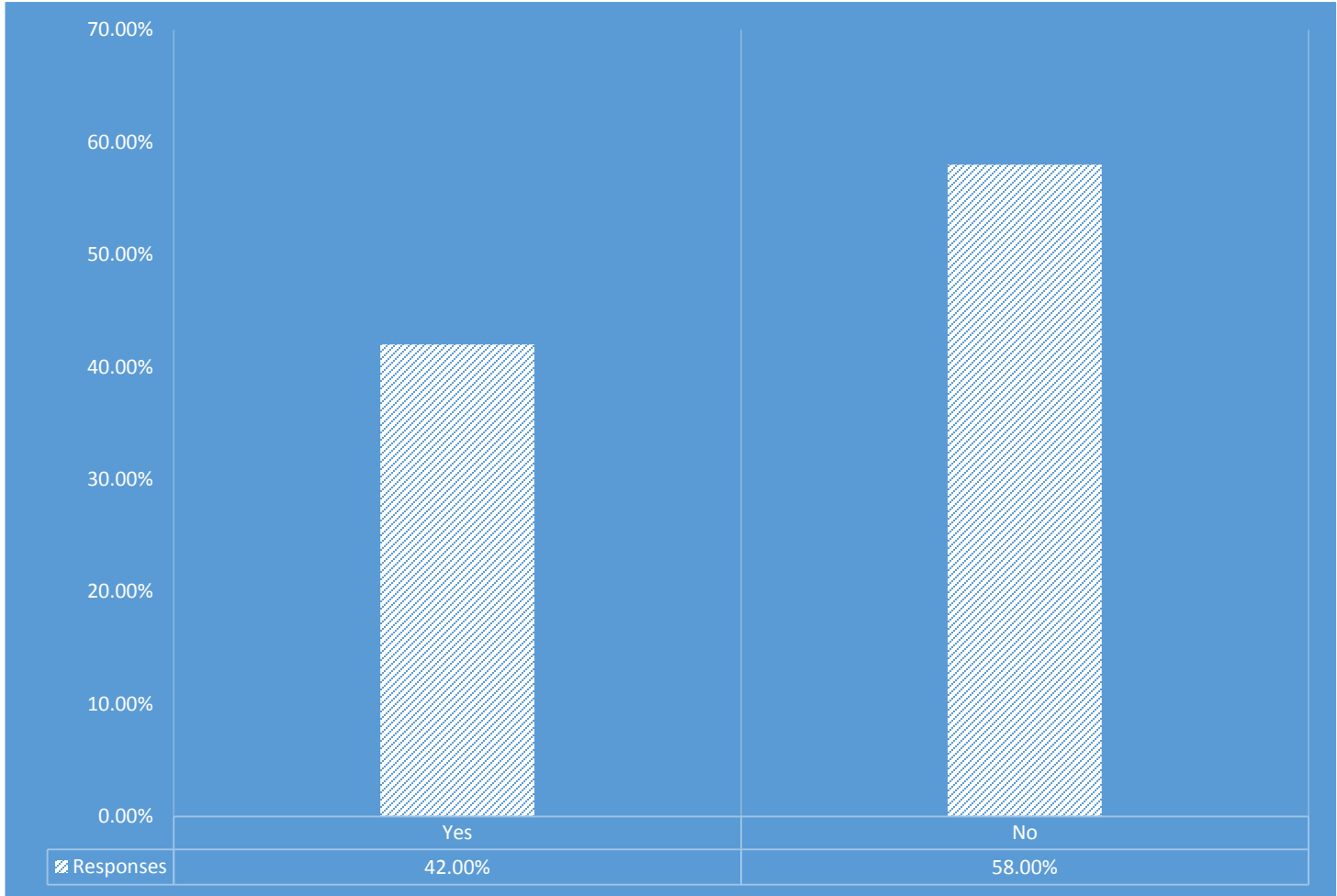
Q3: As a result of the COVID-19 pandemic, are you using contactless payment cards more?



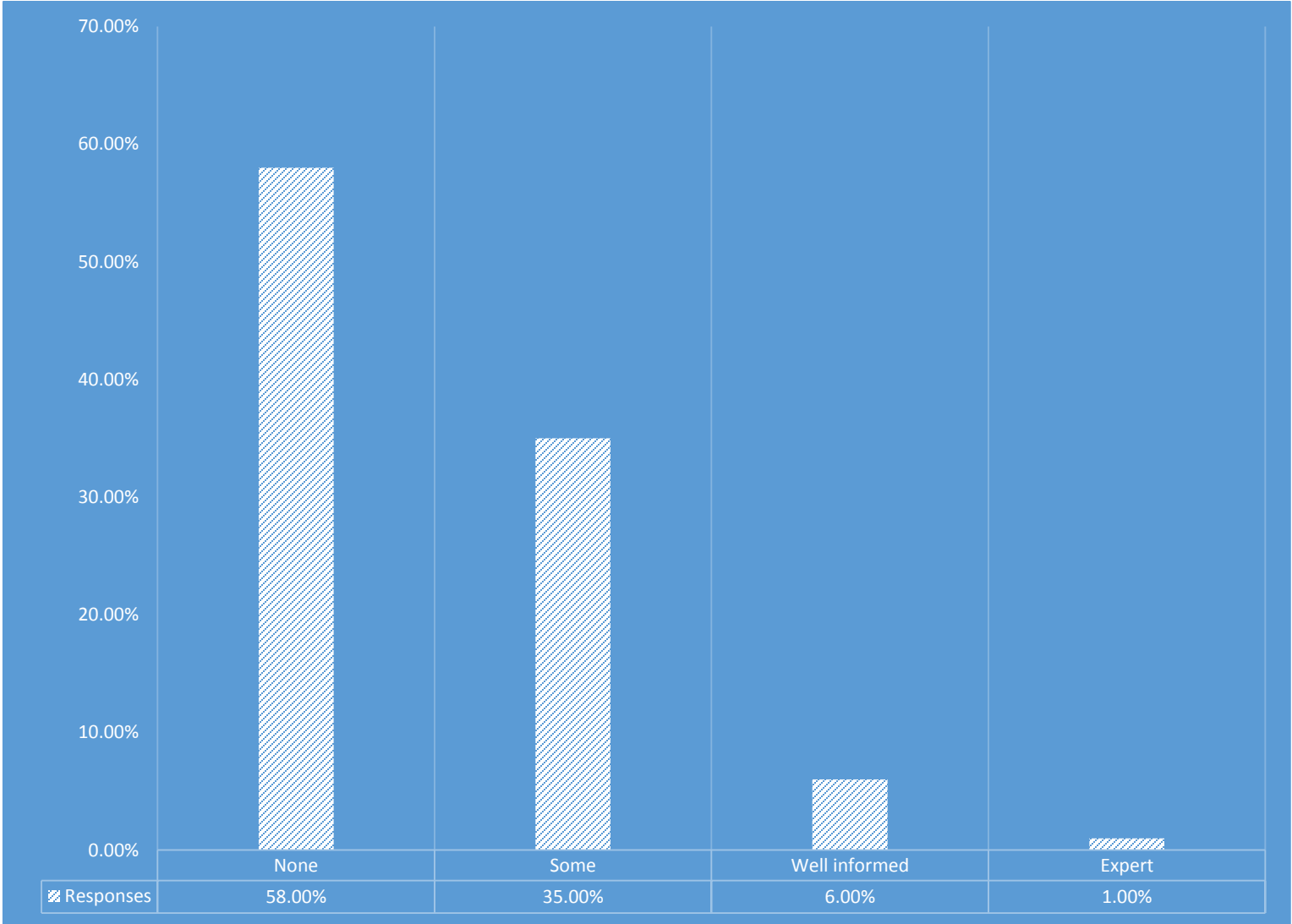
Q4: Are you concerned about the risk of increasing spending limits for your contactless payment cards without changes being made to security?



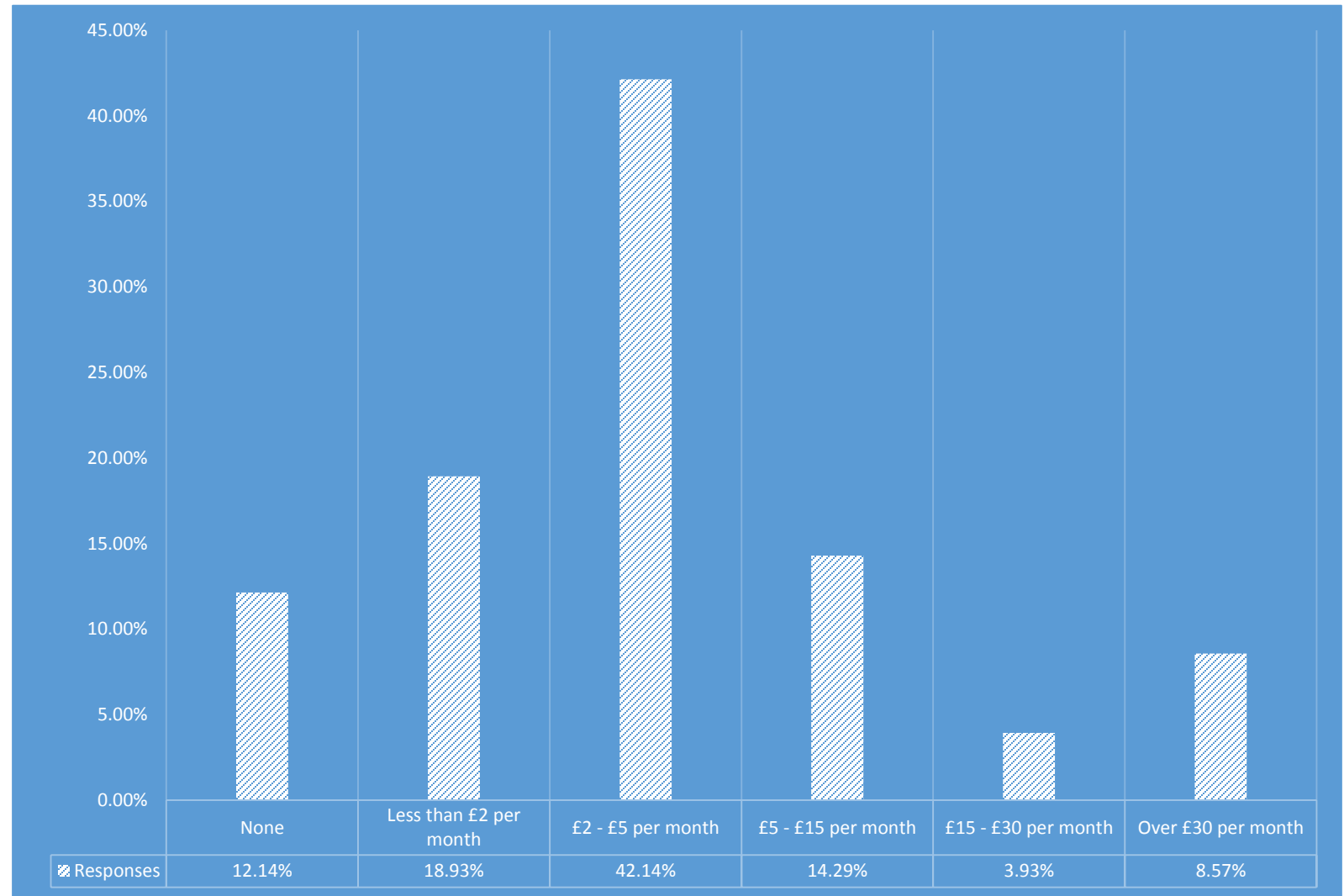
Q5: Have you heard about biometric payment cards?



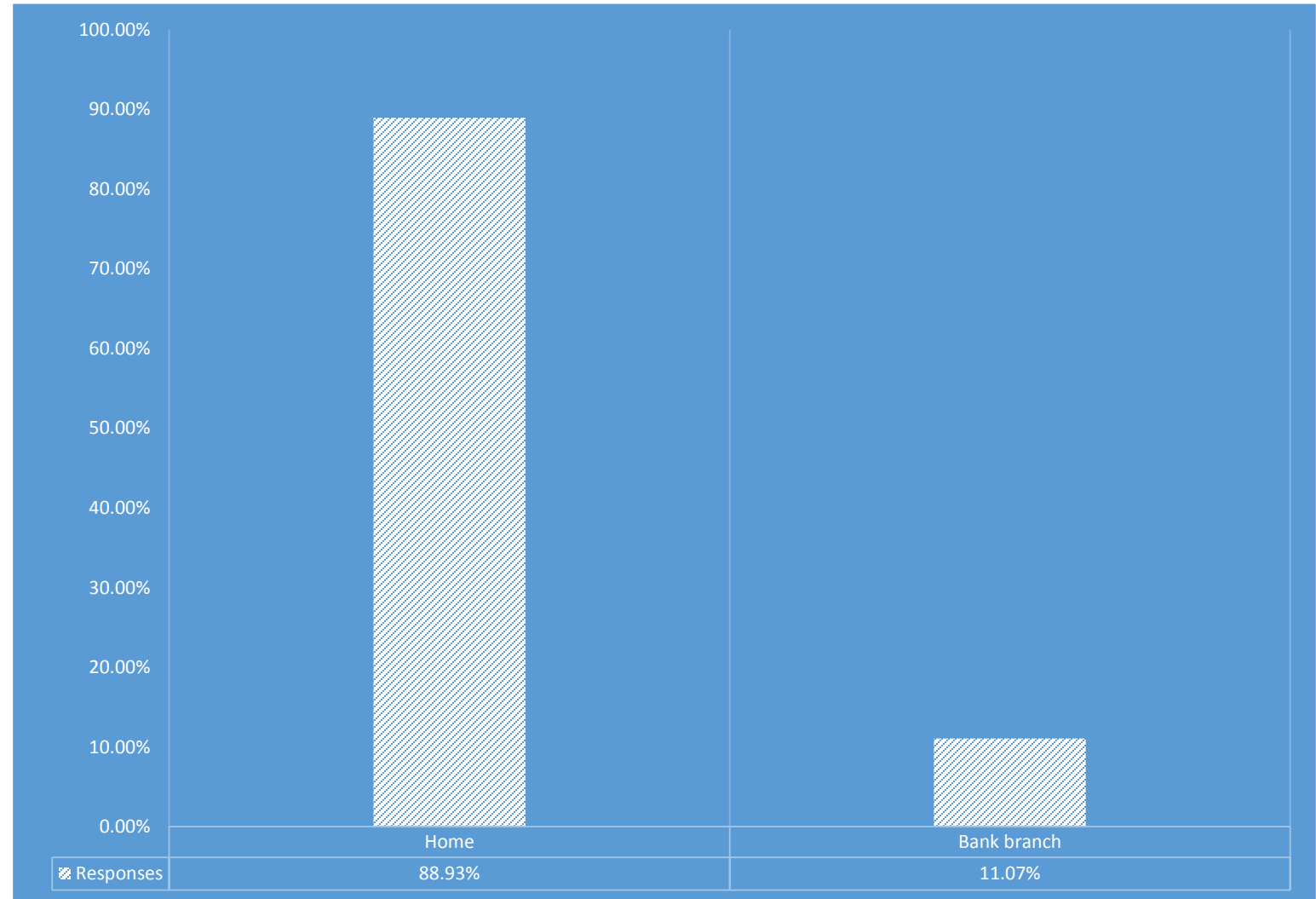
Q6: What is your level of knowledge about biometric payment cards?



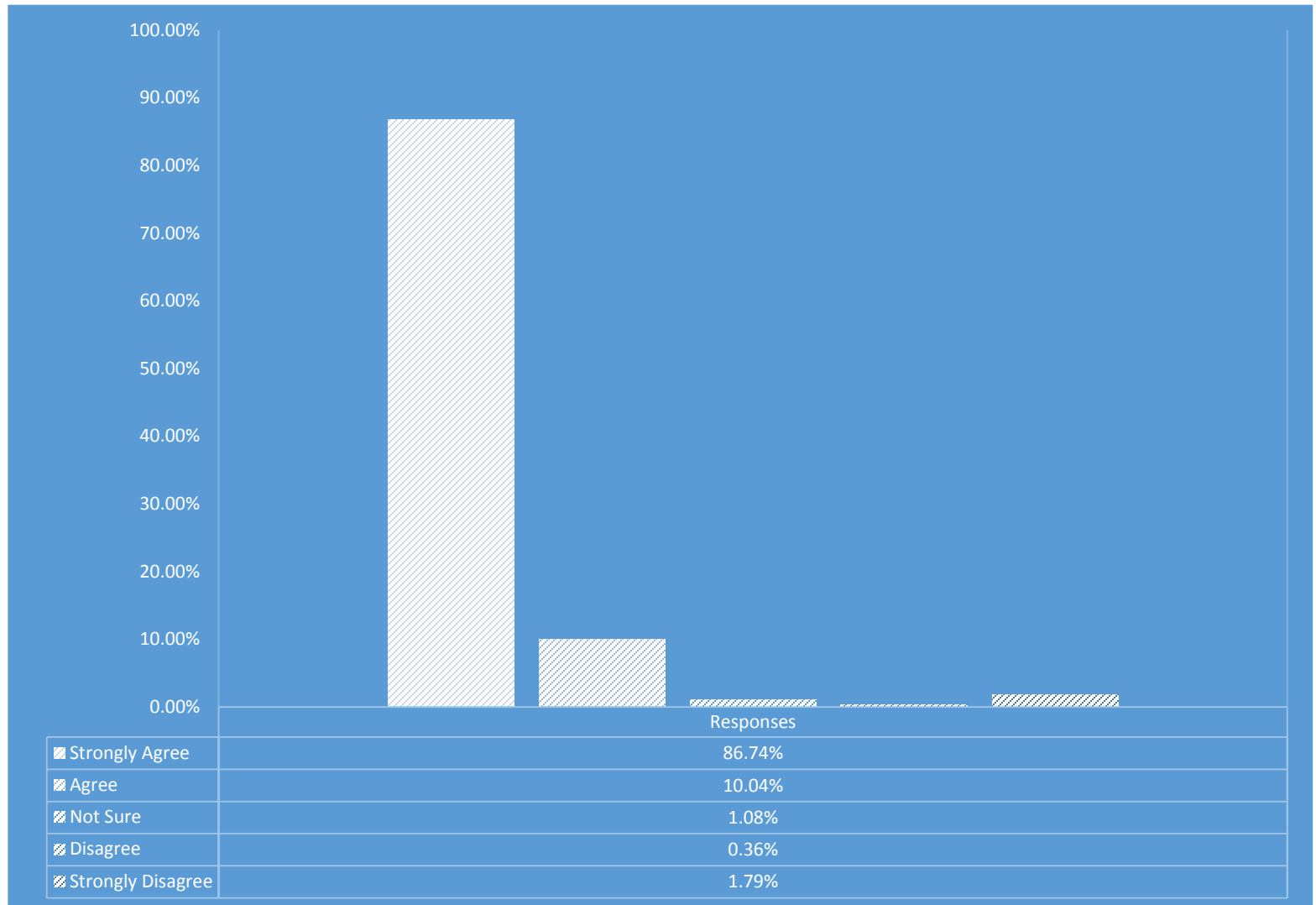
Q7: If you could have contactless payments with no upper spend limit powered by biometrics, how much would you be willing to pay for this payment method?



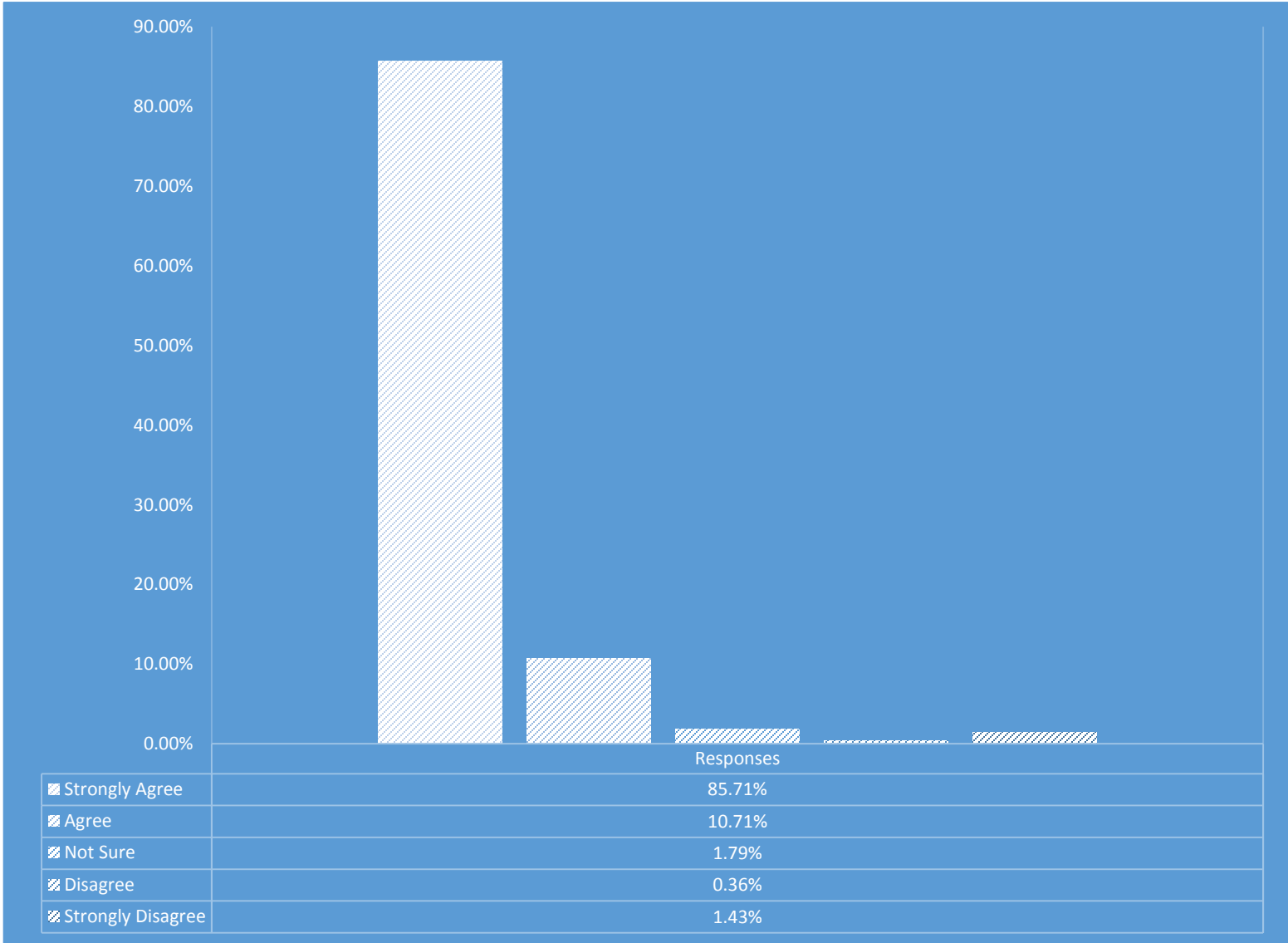
Q8: If your bank were to upgrade your existing contactless payment card to a biometric payment card, it would need to carry out a simple, one-time enrolment process to store your reference fingerprint in your card. Would you prefer to carry out the enrolment process of capturing your biometrics at home or in your bank branch?



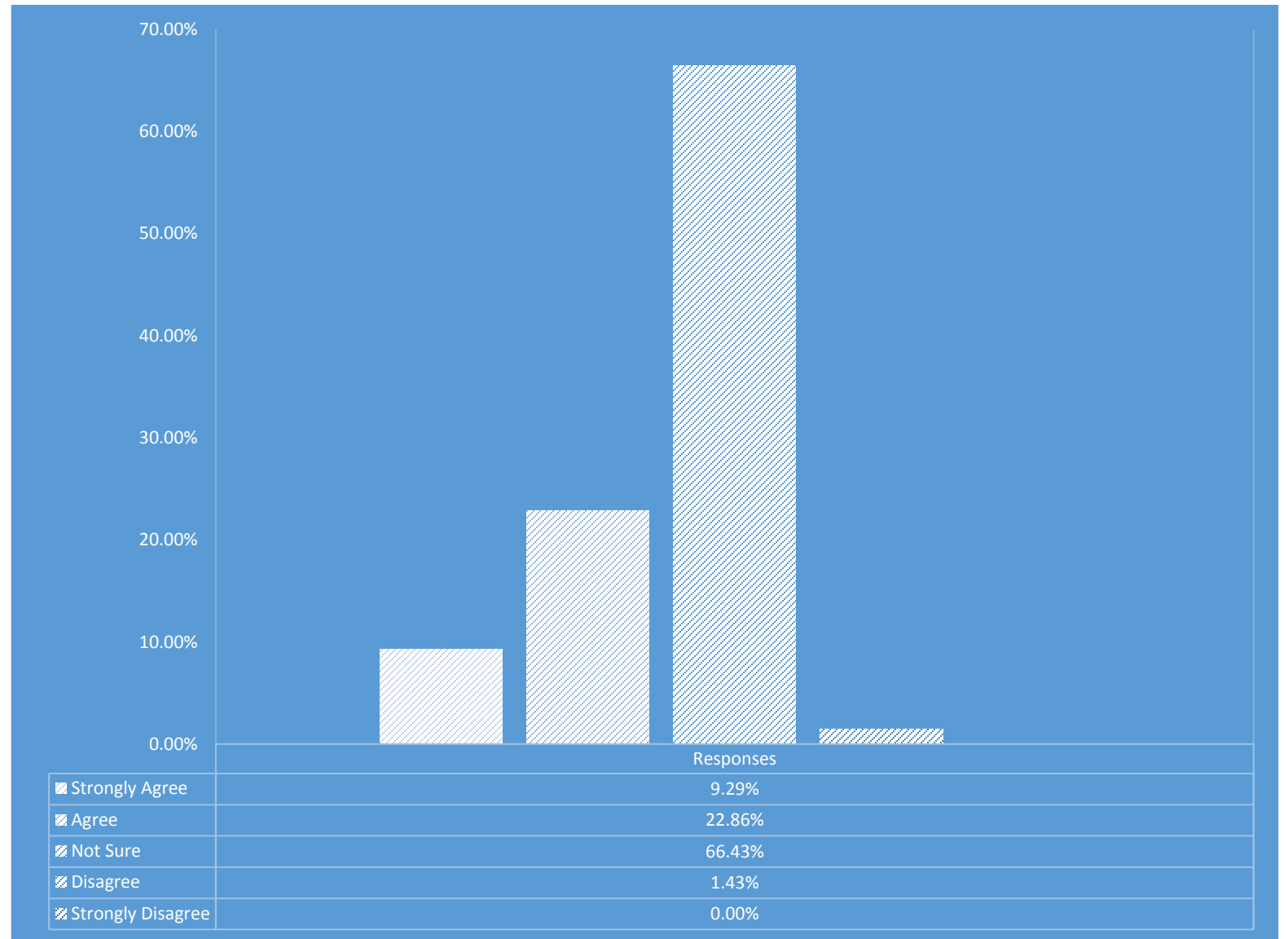
Q9: Using a biometric payment card will be an easy and convenient way to make payments in the future.



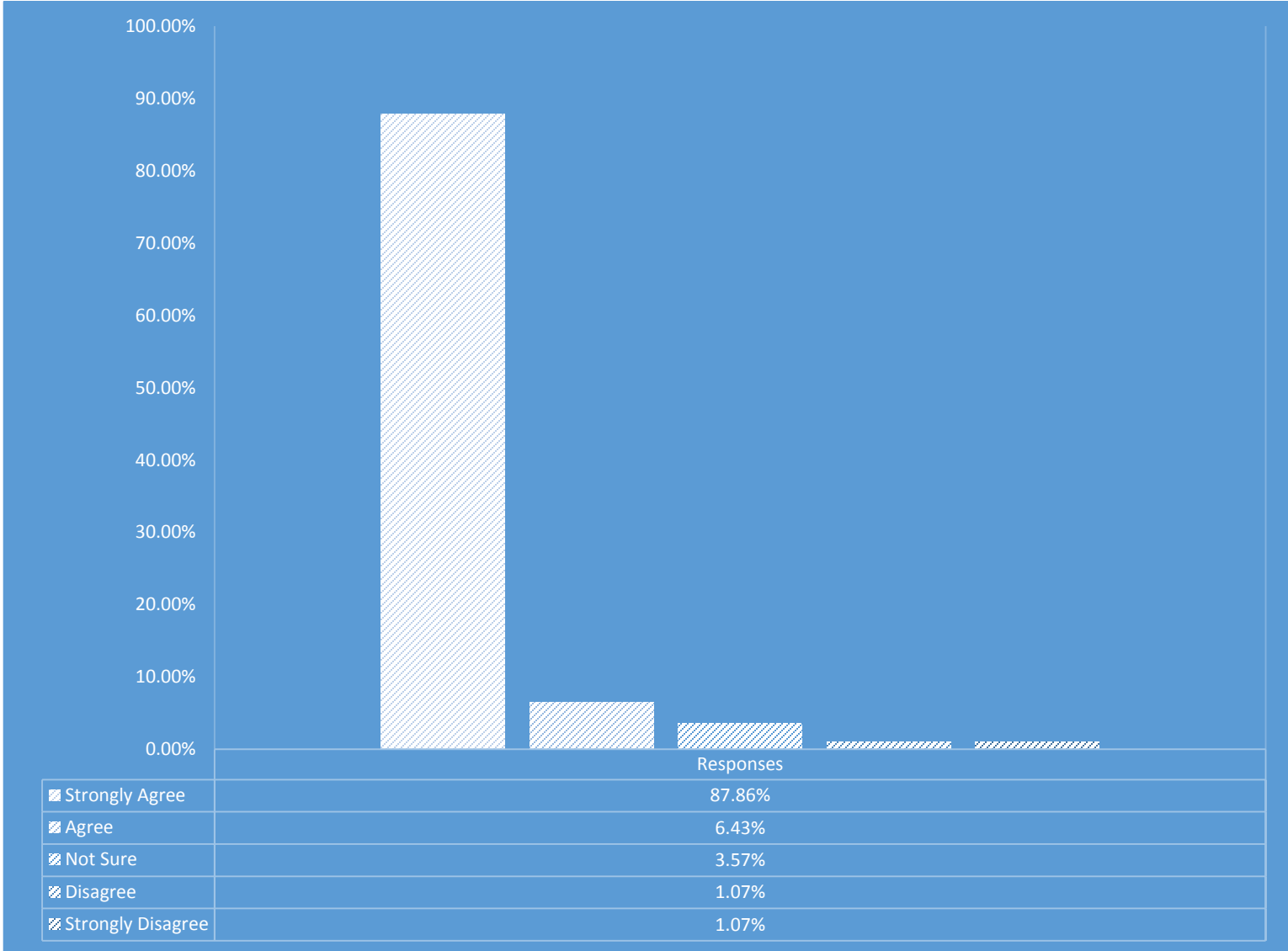
Q10: I am confident that using a biometric payment card will be a secure way to make everyday payments.



Q11: I understand how my biometric credentials are protected on a biometric payment card.



Q12: I am keen for my bank to upgrade my existing contactless payment card to a biometric payment card.





Goode Intelligence

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