

tieto *EVRY*

 **zwipe**
insights

Zwipe is pioneering the next generation contactless payments experience, providing biometric payment cards and wearables that enable consumers to authorize transactions with their fingerprints without compromising their privacy.

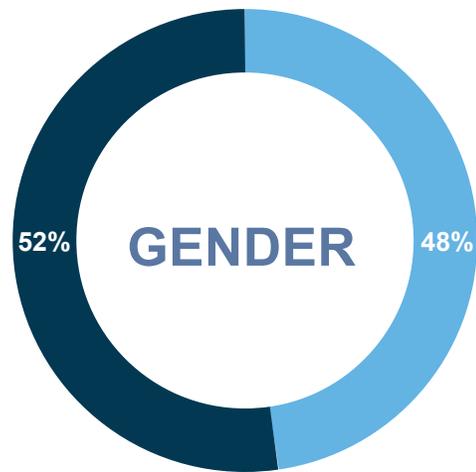
Zwipe Insights is a market analysis of payment habits and how they link to consumers' desire and willingness to have safer and more secure payments in-store.



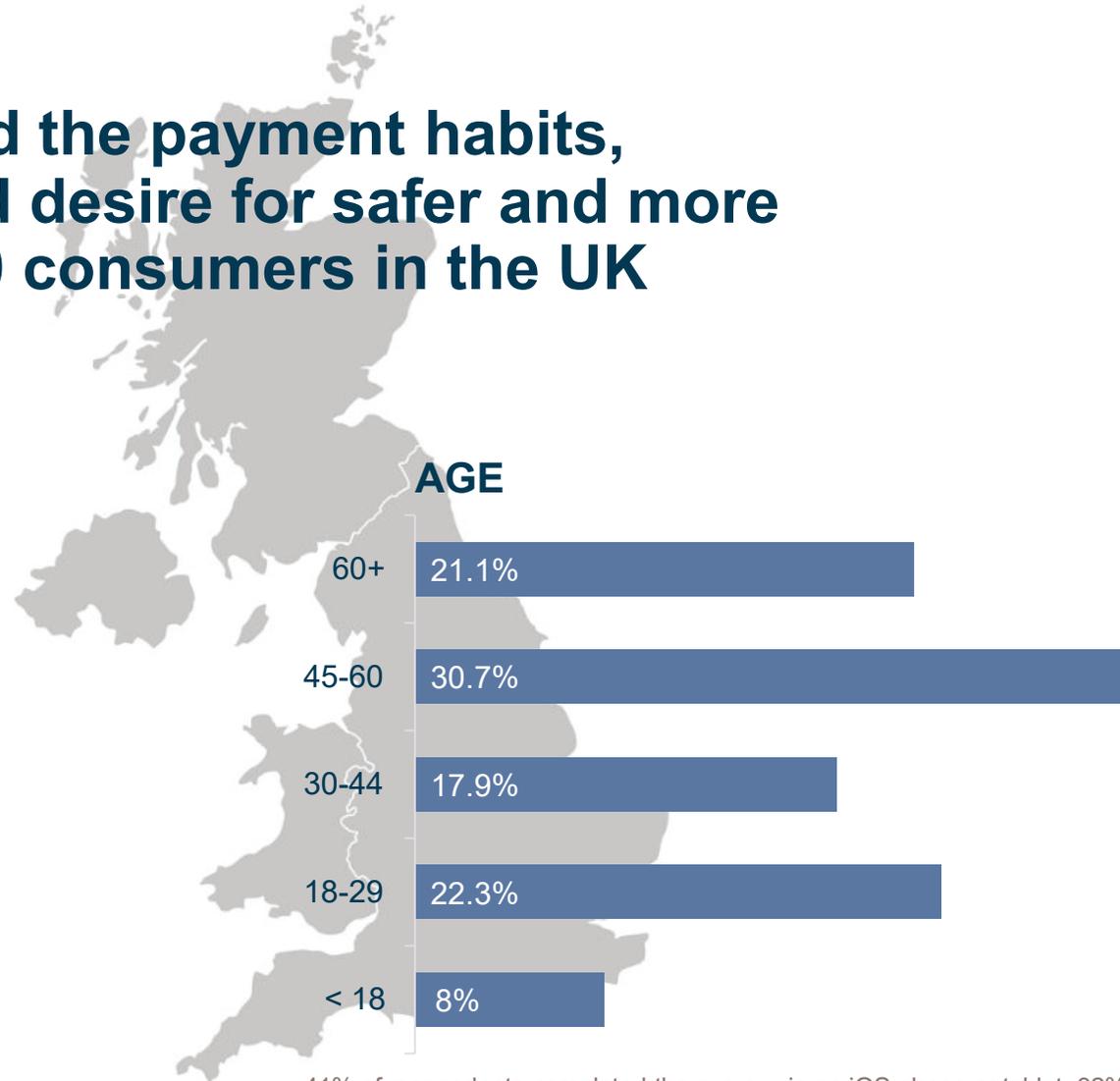
In Januar 2021, 300 Britons were surveyed, 8% were under 18, 22% between the ages of 18-29, 18% between the ages of 30-44, 31% between the ages of 45-60, 21% ages 60+. Of the total respondents 48% were female



In Jan. 2021, Zwipe studied the payment habits, concerns on COVID-19 and desire for safer and more secure payments from 300 consumers in the UK



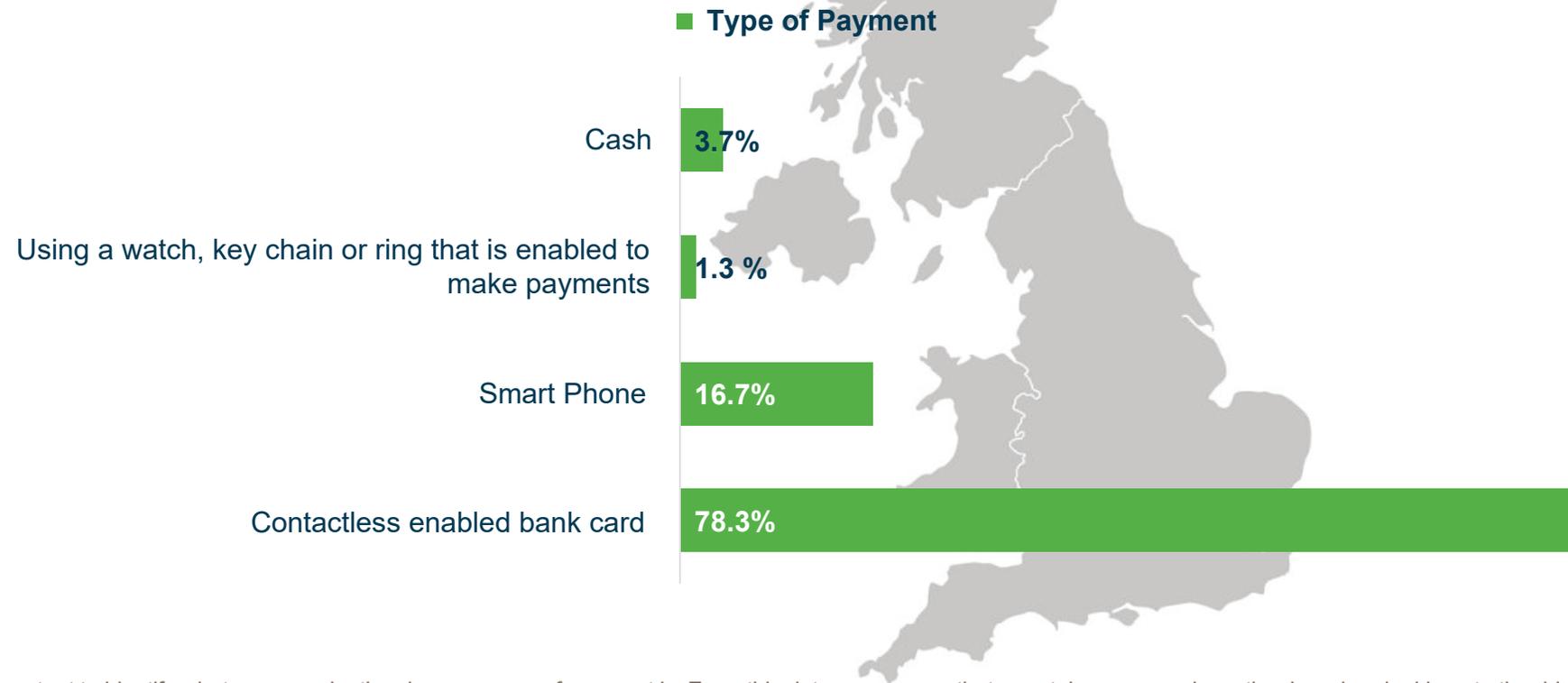
● Male ● Female



41% of respondents completed the survey via an iOS phone or tablet, 32% via an android phone or tablet, while 21% completed via windows desktop or laptop PC, while 6% via a MacOS Desktop, Laptop.



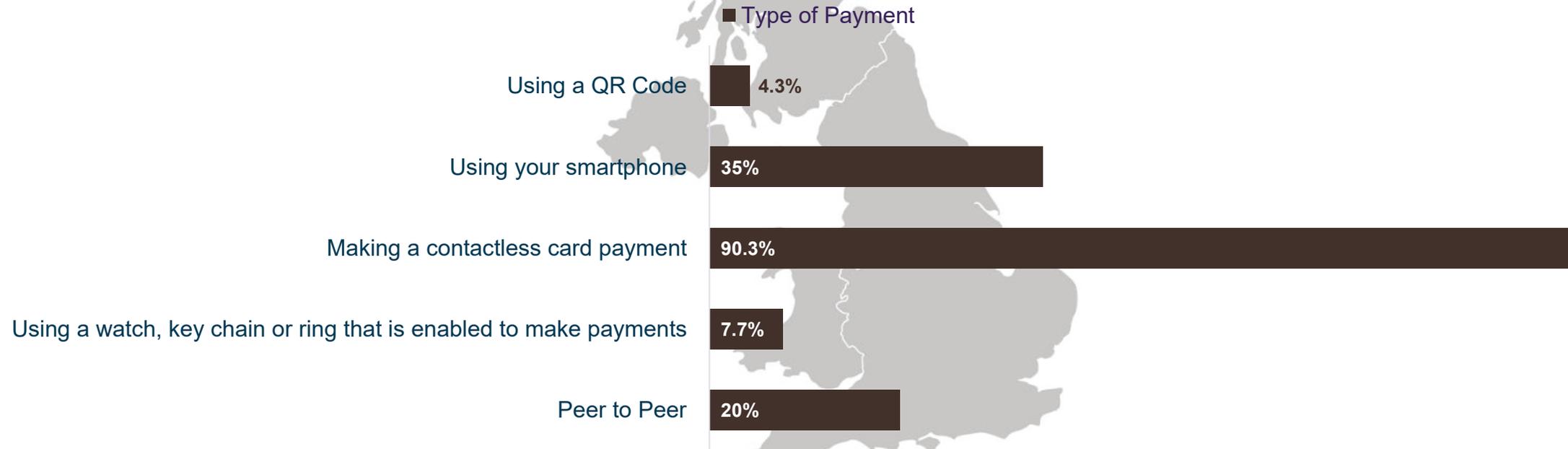
In a retail shop, which kind of payment do you most often use?



Important to identify what a respondent's primary means of payment is. From this data we can see that smartphone usage is on the rise when looking at other historical data available online, however, by and large contactless enabled bank cards are the predominant form of payment across the UK



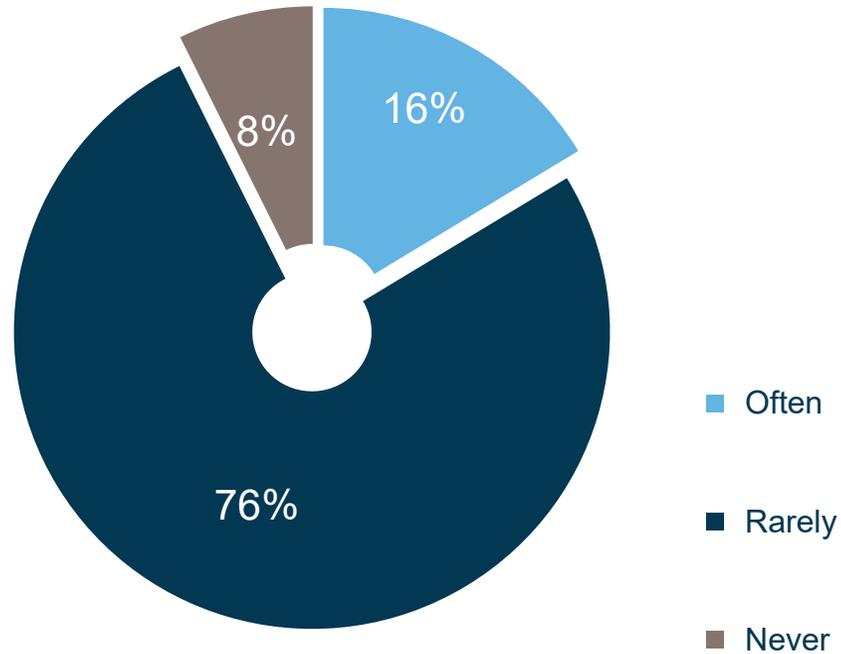
How many different types of payments have you completed in the last three months?



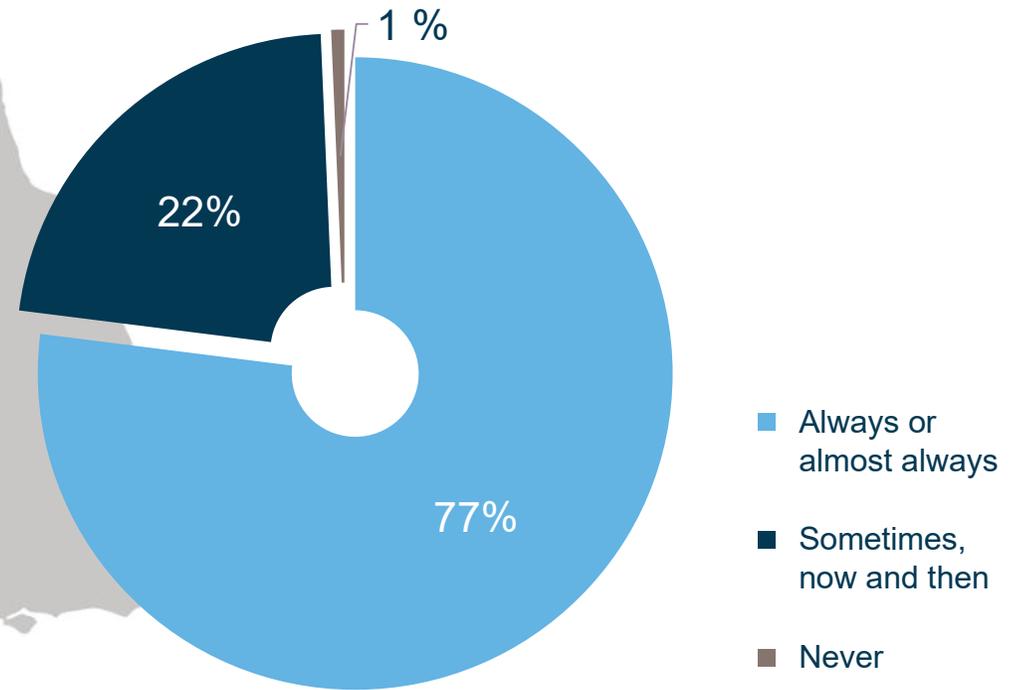
Exposure to different types of payment modalities is a signal of market maturity. Availability and usage of peer to peer payment applications is a good indicator of how evolved and advanced the payments ecosystem is in a specific region. Multiple choices were allowed on this question.



How often would you say that you use cash?

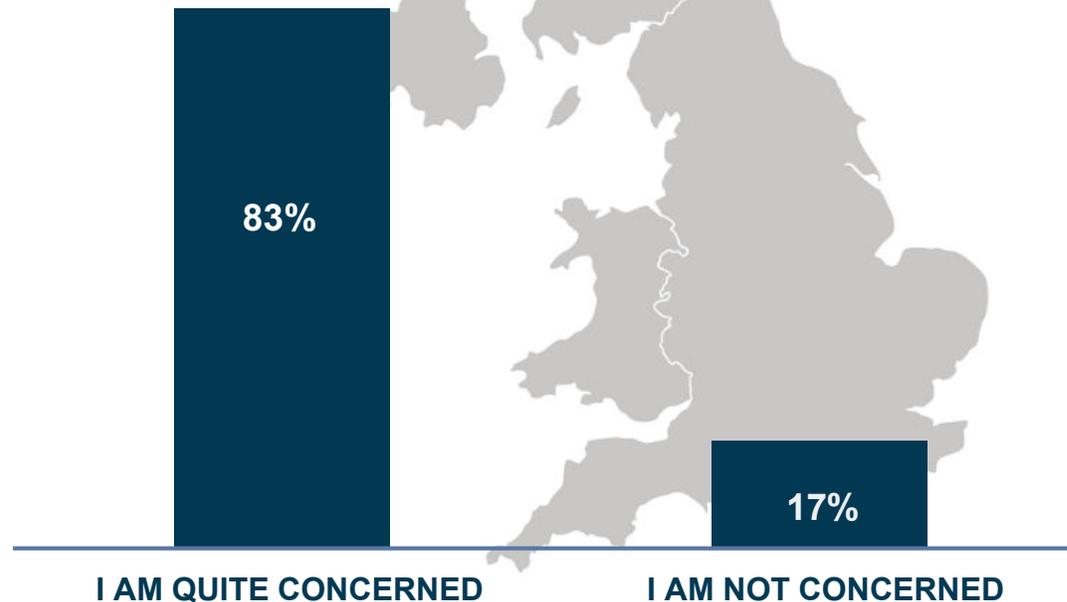


When making payments at the checkout counter, how often do you pay via contactless?



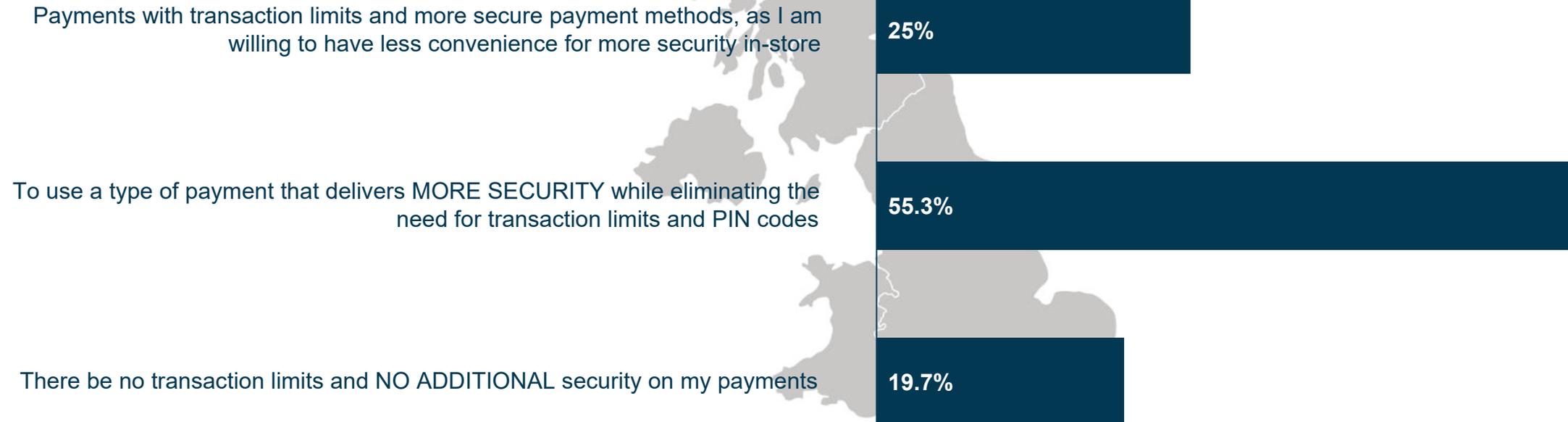


When considering COVID-19, how concerned are you about the risk of infection when it comes to shopping and paying in-store?





What is your preferred type of transaction limits when making contactless payments



Exposure to different types of payment modalities is a signal of market maturity. Availability and usage of peer to peer payment applications is a good indicator of how evolved and advanced the payments ecosystem is in a specific region,



Would you be interested in your bank offering you a payment card that removes the need to touch the payment terminal, removes the need to use PIN codes (using PIN as a fallback) and increases the security for all transactions?

I would be really interested and I would consider paying for such an option if the bank offered it

16.3%

I would be interested in the new solution

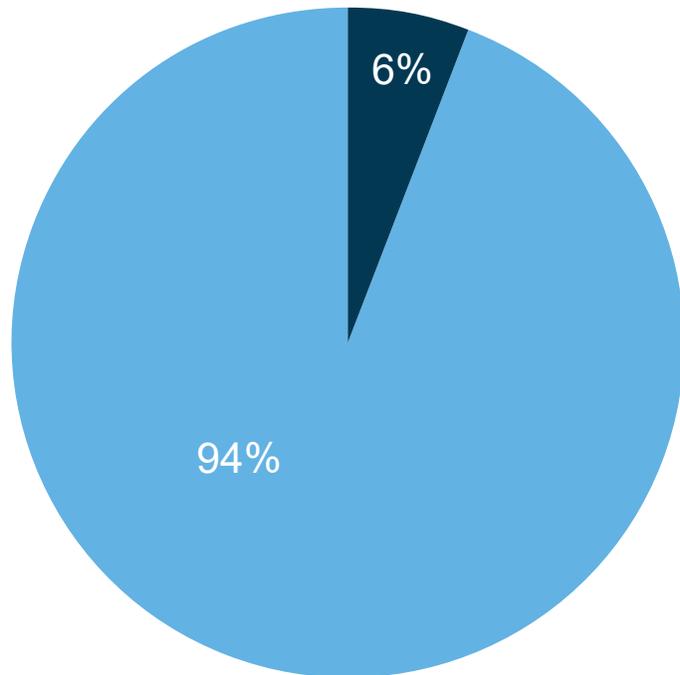
55.7%

No I would prefer using my current payment card

28%

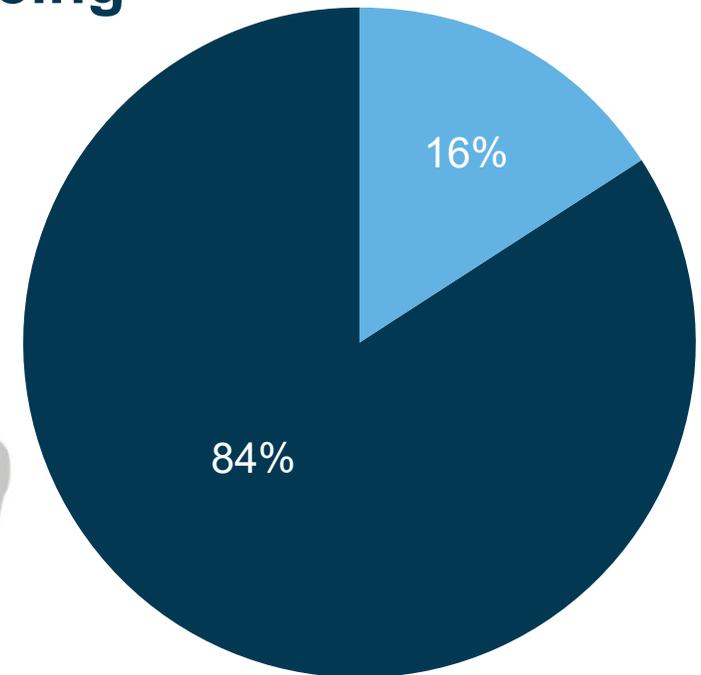


Contactless payments typically have transaction limits, were you aware that there are transaction limits?



● YES ● NO

Had you ever heard of biometric payment cards prior to receiving a brief description in this study and seeing



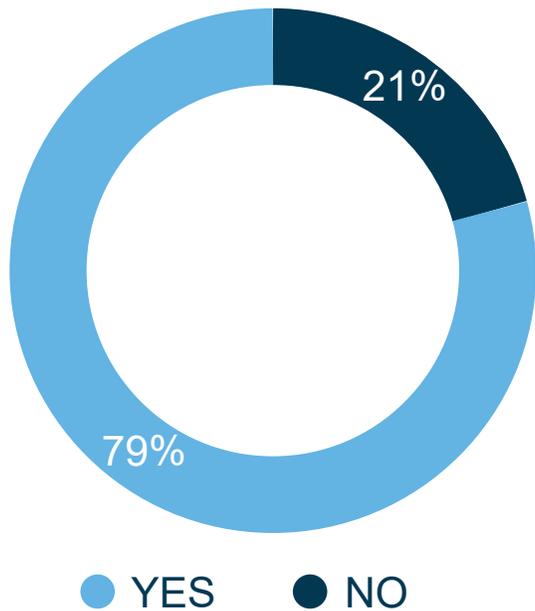
● YES ● NO





Based on the short video of the biometric payment cards presented, would you want your next payment card to be a biometric enabled?

If your bank decided to offer you a biometric payment card how much would you be willing to pay for this type of product?



Expect this to be included as part of your existing annual fees which you pay (average annual bank fees in the UK is £20 - £45 annually)

44.7%

£1 - £2 montly fee without any additional benefits

32.0%

£2 - £5 montly fee without any additional benefits

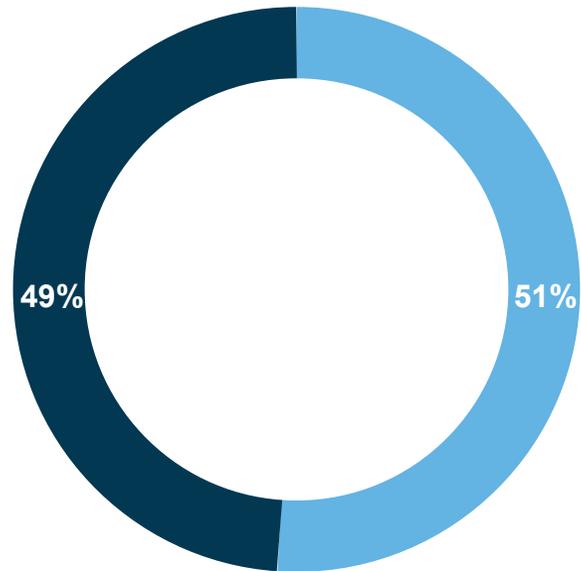
14.7%

£5 - £9 monthly fee alongside other card holder benefits

8.7%



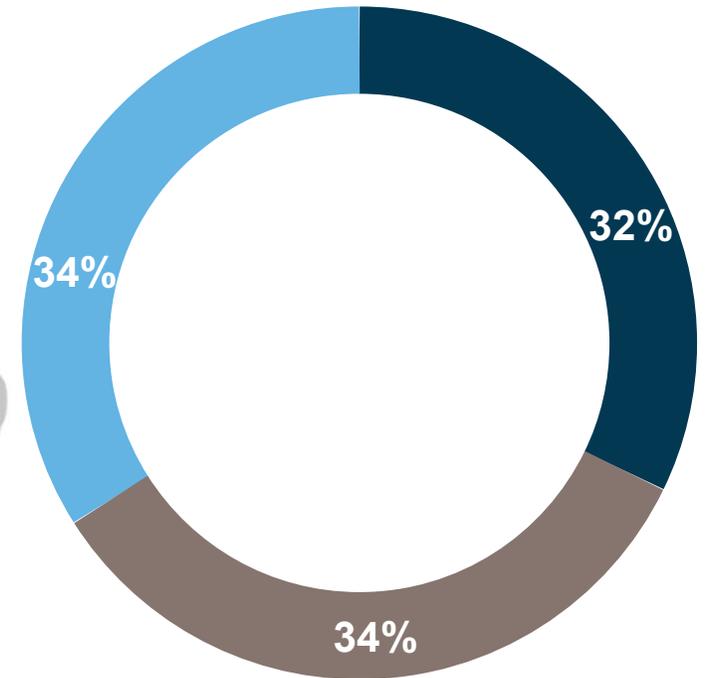
If you were offered a biometric payment card by a bank that was not your current bank, would you consider switching to that bank in order to have safer and more secure payments?



● YES ● NO

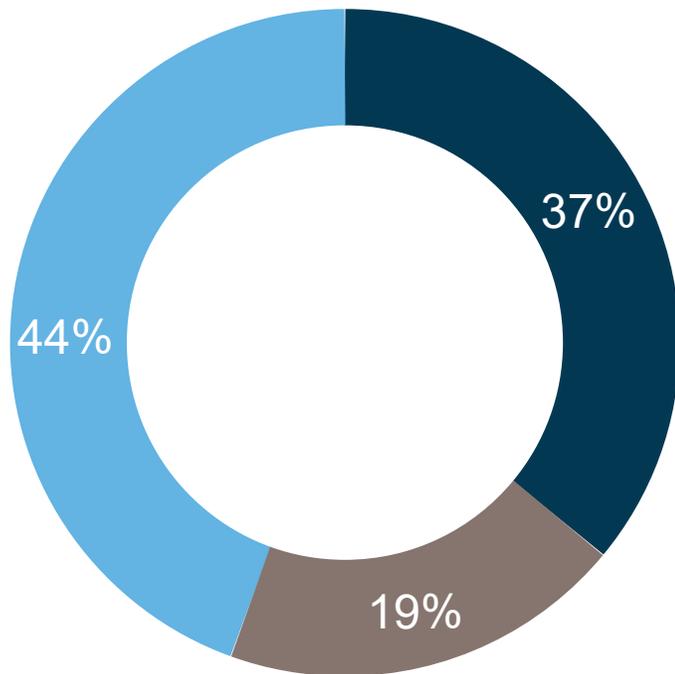


When would you like such a payment card to be offered to you?





Would you be willing to participate in a biometric payment card pilot to learn and experience more?



- Yes, very interested
- Yes, somewhat interested
- No, not interested

