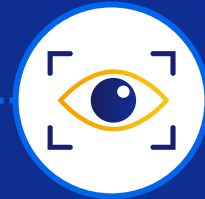


Goodbye, passwords. Hello, biometrics.

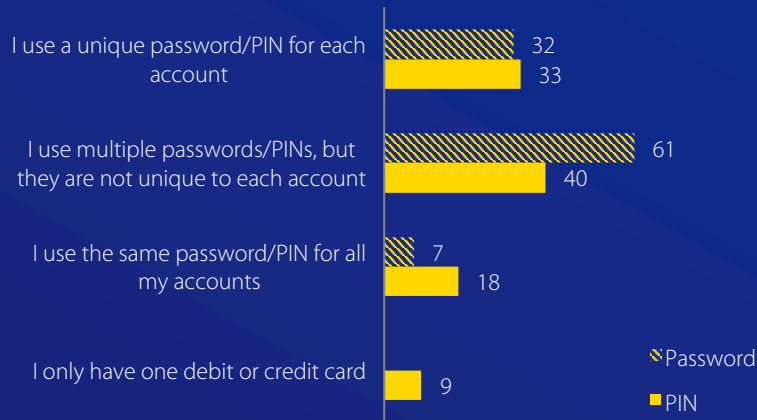
A new Visa survey of 1,000 Americans exploring awareness and perceptions of biometric authentication confirms that consumers continue to have a strong interest in new biometric technologies that make their lives easier.

VISA



Re-Use of Passwords/PINs

Consumers typically use multiple passwords (61%) and PINs (40%), but do not have a unique one for each account.



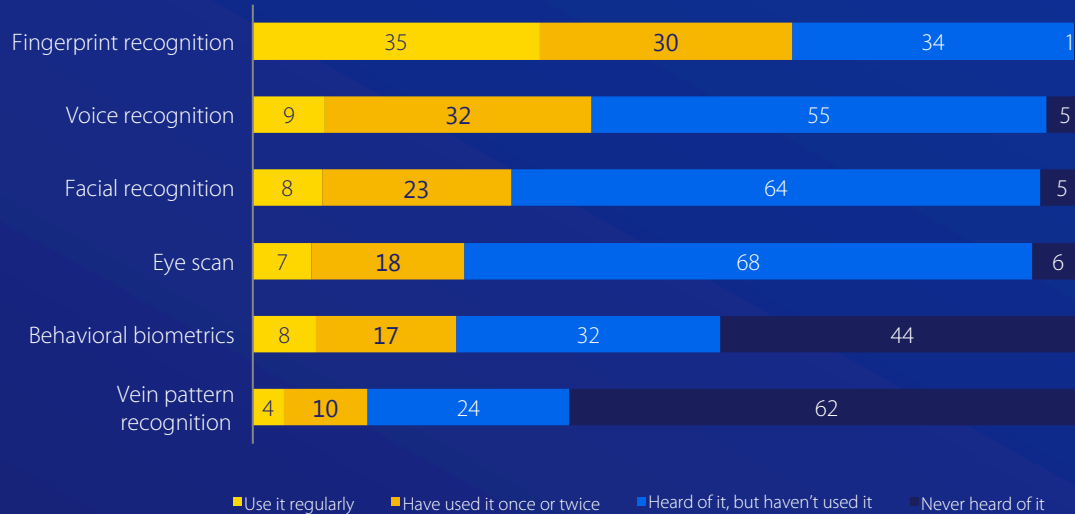
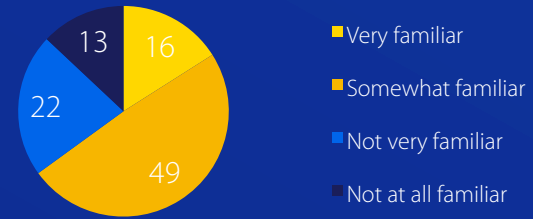
Reason(s) for abandoning online purchase

While many have abandoned an online purchase because they didn't have their debit/credit card (59%) or because they couldn't remember their password (49%), few have abandoned simply due to the hassle of entering their password (16%).



Familiarity with biometrics

Two-thirds (65%) of consumers report that they are at least somewhat familiar with biometrics.



Awareness of biometric authentication types

Awareness of fingerprint, voice, and facial recognition, as well as eye scanning, is near-universal, and most (65%) have at least tried fingerprint recognition, with one-third (35%) using it on a regular basis. Awareness and usage is lowest for vein pattern recognition.

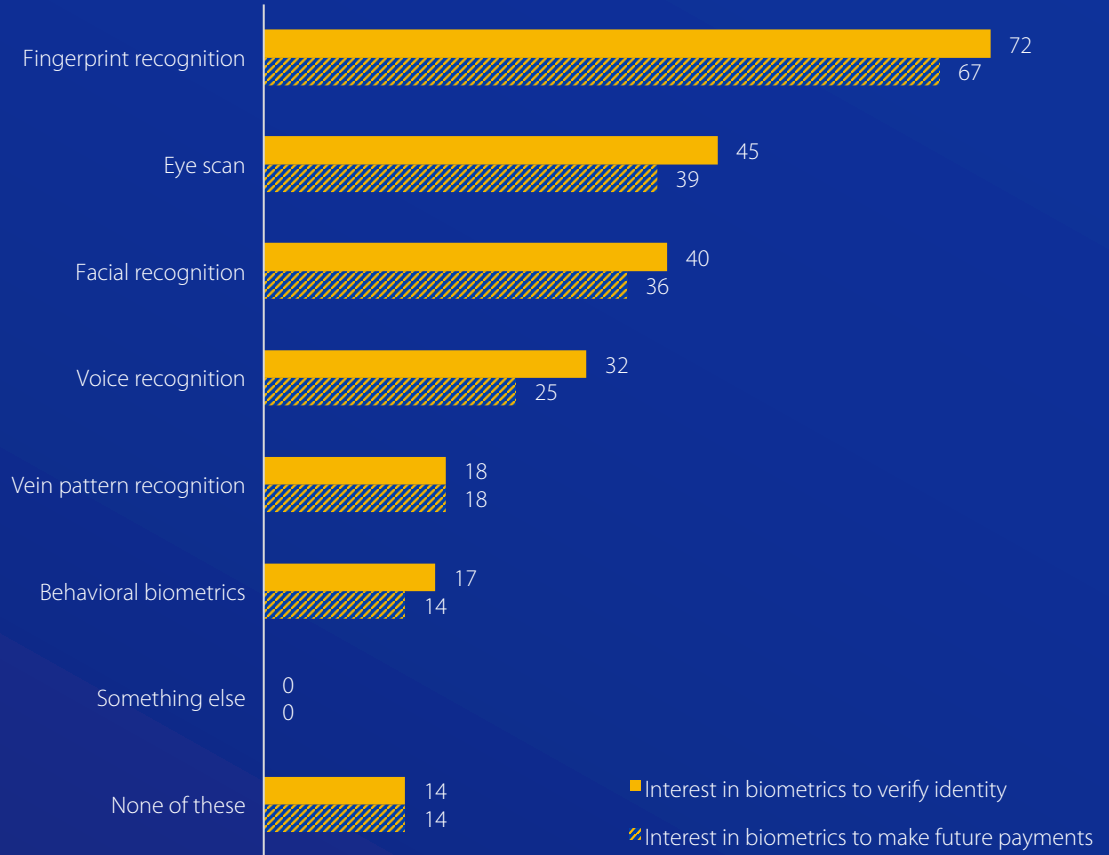
SOURCE Research conducted by AYTM Market Research, September 12-19, 2017, among 1,000 U.S. adult consumers who use at least one credit card, debit card, and/or mobile pay.



Interest in biometrics

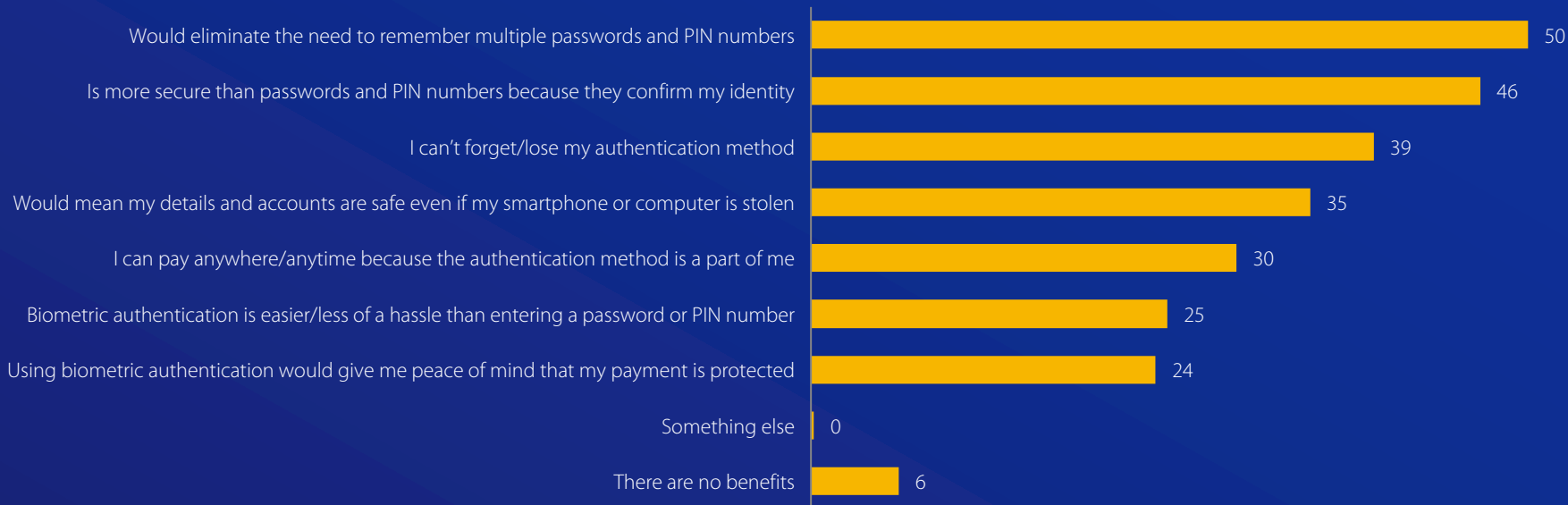
Interest in using biometrics to make payments is almost on par with interest in using biometrics to verify identity.

Interest in making payments is highest by far for fingerprint recognition, but almost four out of 10 (39%) are interested in eye scanning and facial recognition (36%) too.



Top benefits of using biometric authentication for payments

The top benefits associated with using biometric authentication for payments are that it eliminates the need to remember multiple passwords/PINs (50%) and perceptions that it is more secure than passwords/PINs (46%).



SOURCE Research conducted by AYTM Market Research, September 12-19, 2017, among 1,000 U.S. adult consumers who use at least one credit card, debit card, and/or mobile pay.



Top concerns of using biometric authentication for payments

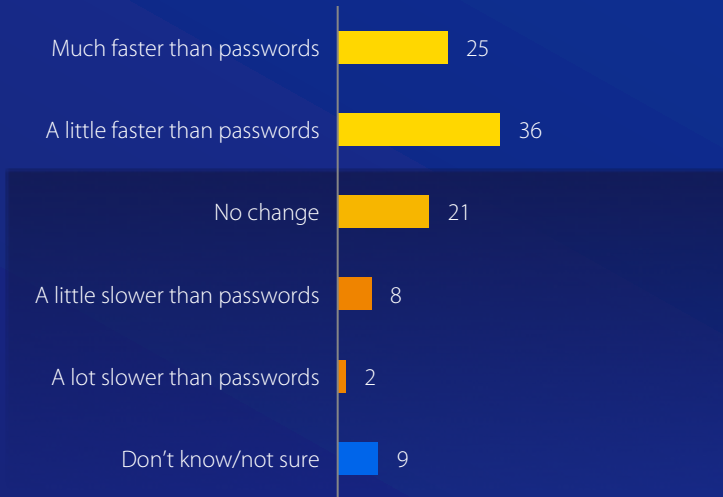
Top concerns of using biometric authentication are the potential breach of sensitive information that can't be changed if compromised (49%) and concerns that biometrics won't work well (49%).



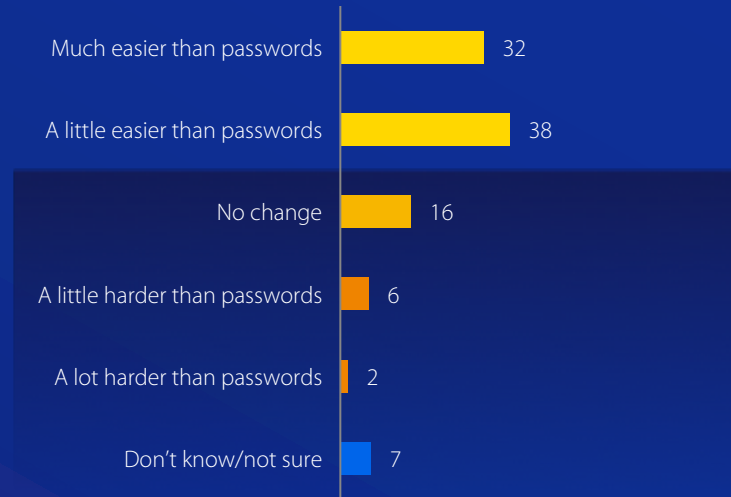
Biometrics vs. passwords

Generally consumers perceive that biometrics are faster (61%) and easier (70%) than passwords.

Biometrics Faster or Slower Than Passwords



Biometrics Easier or Harder Than Passwords

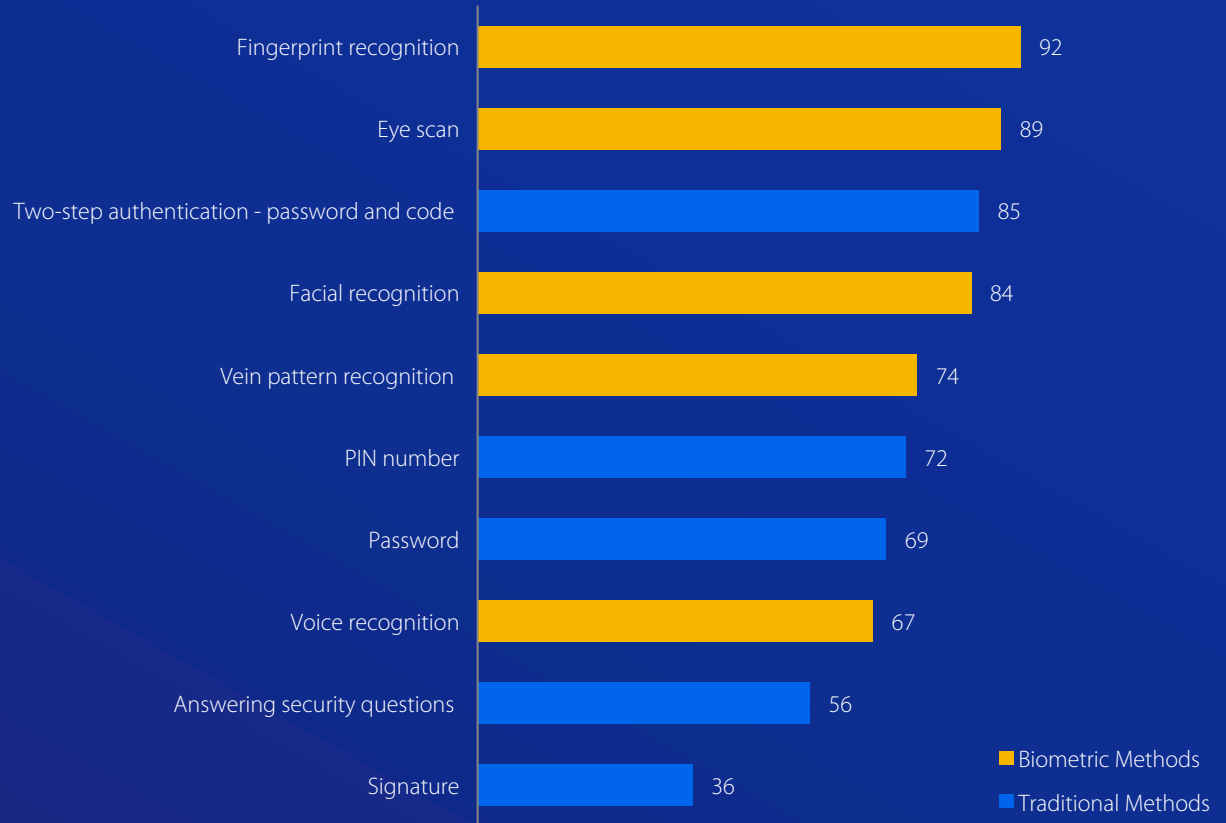


SOURCE Research conducted by AYTM Market Research, September 12-19, 2017, among 1,000 U.S. adult consumers who use at least one credit card, debit card, and/or mobile pay.



Secure (T2) methods of authorizing payment

Biometric methods of authorizing payments are generally considered more secure than traditional methods.

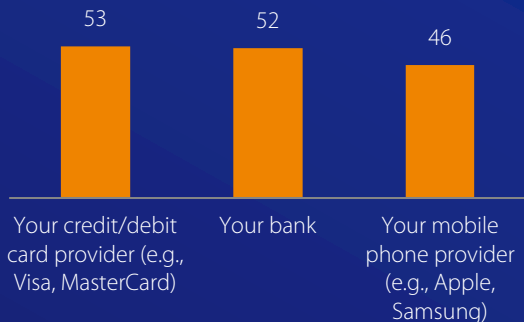


SOURCE Research conducted by AYTM Market Research, September 12-19, 2017, among 1,000 U.S. adult consumers who use at least one credit card, debit card, and/or mobile pay.



Trust to Store Biometric Information

US consumers are most likely to say they would trust their bank (65%) and their credit/debit card network (54%) to store biometric data. Almost one-quarter of consumers, however, wouldn't trust any institutions (among those asked about).



Likely (T2) to switch away from provider if don't offer biometric authentication in future
(assuming trend continues)

About half of consumers indicate that they would switch away from a card network, bank, or mobile phone provider that doesn't offer biometric authentication in the future.