

## Forward

Goode Intelligence

Author

Goode Intelligence Methodology

Regional Definitions

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Market Drivers

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European Union (EU) General Data Protection Regulation (GDPR)

USA Data protection Regulation

California

Illinois

New York

Texas

Washington

Asia-Pacific Data protection Regulation

Australia

Singapore

South America Data protection Regulation

Brazil

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PCI-DSS

USA FFIEC

EMV

EMV 3D Secure

Bank of Korea

The Payments and Clearing Association of China

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ANSI

UK CESG

USA NIST

The FIDO Alliance

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Biometrics for eCommerce Payments

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W3C WebAuthn Standards – FIDO2 for Web Payments

Apple Pay for Websites

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Google Pay

Samsung Pay

Card Schemes

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Aadhaar Pay

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Biometric Payment Revenue Forecasts – Behavioral

Technology Vendors and Service Providers

BehavioSec

Biometric Signature ID

BioCatch

Buguroo

TypingDNA

Pricing

SecuredTouch

Advantages and Disadvantages of Behavioral Biometrics

Eye Biometrics

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Iris

Introduction

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Eyelock

Fingerprint Cards – Activelris

IrisGuard

Advantages and Disadvantages of Iris Biometrics

Face

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Technology Vendors and Service Providers

Applied Recognition

Identity Verification – Applied Recognition

Cognitec

Daon

FaceTec

FacePhi

Face++

IDEMIA

Iproov

Thales

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Dermalog

Fingerprint Cards

IDEX

Limidigm - HID Global

NEXT Biometrics

Precise Biometrics

Qualcomm

Zwipe

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Biometric Payment User Forecasts – Heart (ECG)

The Nymi Band

B-Secur

Advantages and Disadvantages of Heart Biometrics

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Nice

Nuance

Lumenvox

Phonexia

Advantages and Disadvantages of Voice Biometrics

Finger Vein

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Biometric Payment Revenue Forecasts – Finger-Vein

Technology Vendors and Service Providers

Hitachi

Sthaler - FingoPay

Advantages and Disadvantages of Finger-Vein Biometrics

Palm-Vein

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Amazon One

Fujitsu

Advantages and Disadvantages of Palm-Vein Biometrics

Palmprint

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Redrock Biometrics

Advantages and Disadvantages of Palmprint Biometrics

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Methodology and Assumptions

Biometric Payments Forecasts

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Biometric Payments User Forecasts

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Biometric Payments User Forecasts – by technology: Fingerprint

Biometric Payments User Forecasts – by technology: Voice

Biometric Payments User Forecasts – by technology: Iris

Biometric Payments User Forecasts – by technology: Behavioral

Biometric Payments User Forecasts – by technology: Finger-Vein

Biometric Payments User Forecasts – by technology: Palm-Vein

Biometric Payments User Forecasts – by technology: Heart (ECG)

Biometric Payments User Forecasts – by technology: Face

Biometric Payments User Forecasts – by technology: Palmprint

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Biometric Payments User Forecasts – by Payment Type: Physical Location –  
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Biometric Payments User Forecasts – by Payment Type: Physical – Biometric Payment Cards

Biometric Payments User Forecasts – by Payment Channel: eCommerce (Web)

Biometric Payments User Forecasts – by Payment Channel: Mobile Commerce (mCommerce) – mobile Payments in Physical Locations

Biometric Payments User Forecasts – by Payment Channel: Mobile Commerce (mCommerce)

Biometric Payments User Forecasts – by Payment Channel: Wearable Payments

Biometric Payments User Forecasts – by Payment Channel: Automotive

Biometric Payment User Forecasts – by Payment Channel: ATM for Cash

Biometric Payments User Forecasts – by Payment Channel: Combined

Biometric Payment User Forecasts – by Model: Device-based biometrics

Biometric Payments User Forecasts – by Model: Cloud-based biometrics

Biometric Payments User Forecasts – by Model: Centralized v Decentralized Percentage 2026

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Biometric Payments Revenue Forecasts – by Technology: Iris

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Biometric Payments Revenue Forecasts – by Technology: Palm-Vein

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Biometric Payments Revenue Forecasts – Biometric Payments Cards

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## Biometric Payments Transaction & Transaction Value Forecasts

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Biometric Payments Transaction Forecasts – Total Transactions

Biometric Payments Transaction Forecasts – Total Value (\$)

## Appendices

### Appendix 1 – Biometric Payment Card UK Survey

Introduction

Survey Highlights

Full Survey Results

Question one – How do you pay for in-store transactions?

Question Two – 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?

Question Three – As a result of the COVID-19 pandemic, are you using contactless payment cards more?

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

Question Five – Have you heard about biometric payment cards?

Question Six – What is your knowledge about biometric payment cards?

Question Seven – 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?

Question Eight – 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?

Question Nine – Using a biometric payment card will be an easy and convenient way to make payments in the future

Question Ten – I am confident that using a biometric payment card will be a secure way to make everyday payments

Question Eleven – I understand how my biometric credentials are protected on a biometric payment card

Question Twelve – I am keen for my bank to upgrade my existing contactless payment card to a biometric payment card