

Zwipe Insights Australia

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.

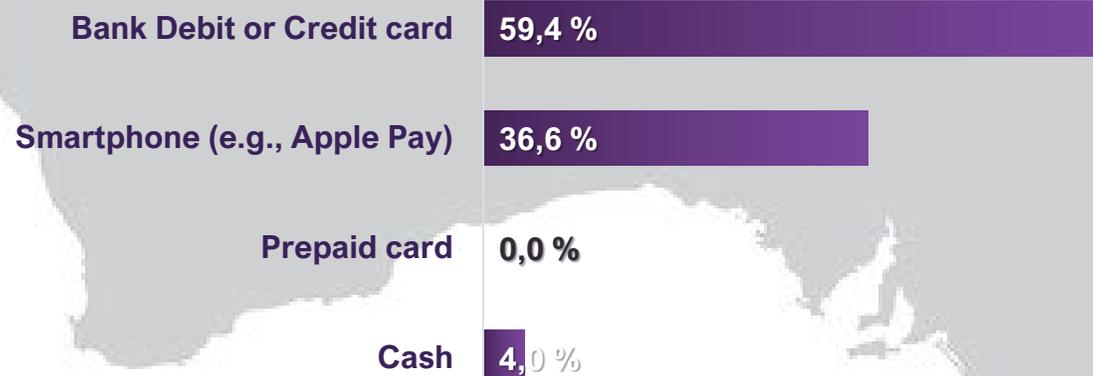
Zwipe Insights is a market analysis of payment habits and how they link to consumers' desire and willingness to have safer and more secure payments in-store.



Cards remain the most preferred payment method

In a store, what is your preferred method of payment?

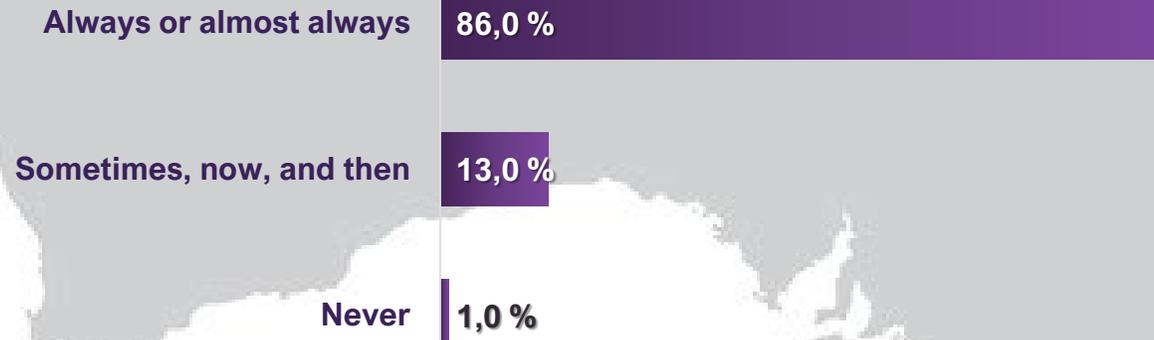
TYPE OF PAYMENT





Contactless is the most popular way of paying

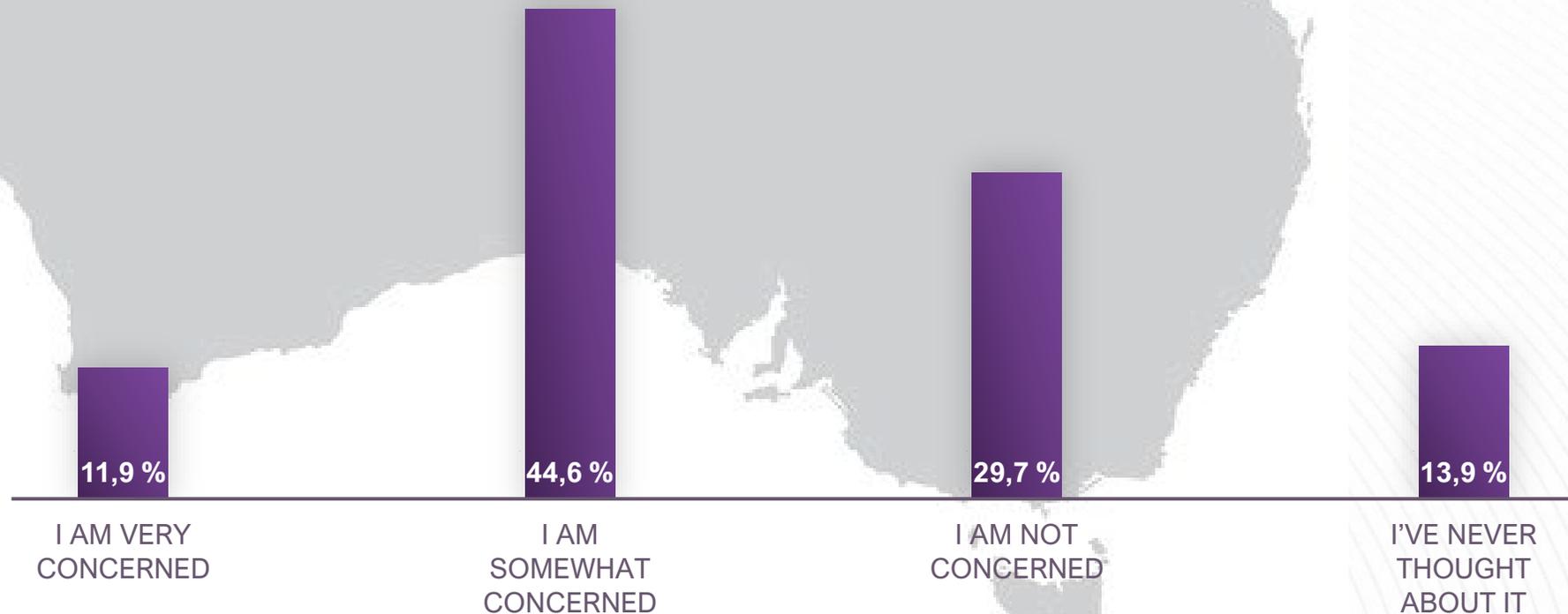
When making payments at the checkout counter, how often do you use a contactless card?





56% of the consumers are concerned when touching the payment terminals due to risk of infection

When considering COVID-19, how concerned are you about the risk of infection when it comes to touching the payment terminal and entering your PIN?





Consumers strongly prefer a payment card that eliminates PIN Codes and still delivers stronger security

When looking at payment security concerns, what statement do you most identify with?

I would prefer payment methods with transaction limits and more security, as I am willing to have less convenience for more security

16,8 %

I would prefer to use a payment method that delivers MORE SECURITY, eliminating the need for signature or entering PIN codes that only the rightful owner can use

55,4 %

I would prefer there be no transaction limits and NO ADDITIONAL security on my payments

27,7 %



61% of the consumers want a completely touch-free checkout experience

If your bank offered you a payment method which would completely remove the need to touch the payment terminal or to provide a signature for all transactions, would you be interested?

I would be interested, and I would consider paying for such an option

12,9 %

I would be interested in a new payment method that offers a completely touch-free experience

61,4 %

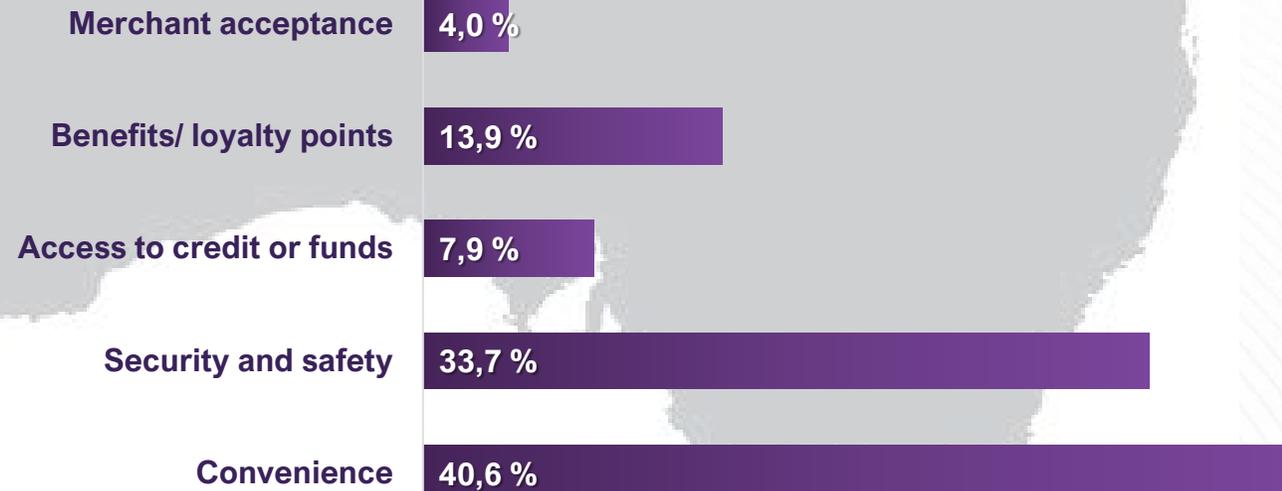
No, I would prefer using my current payment card

25,7 %



Convenience is most important consideration when selecting a payment product. Next comes security and safety

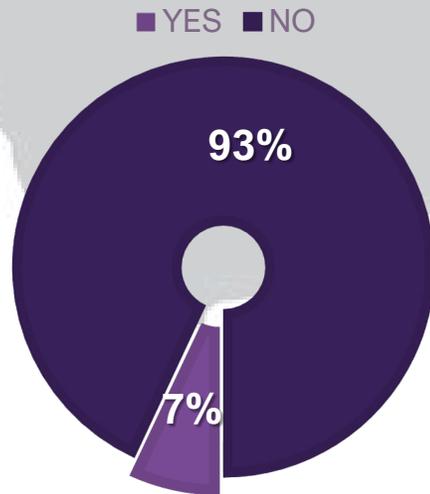
What is most important for you when choosing your payment solution?



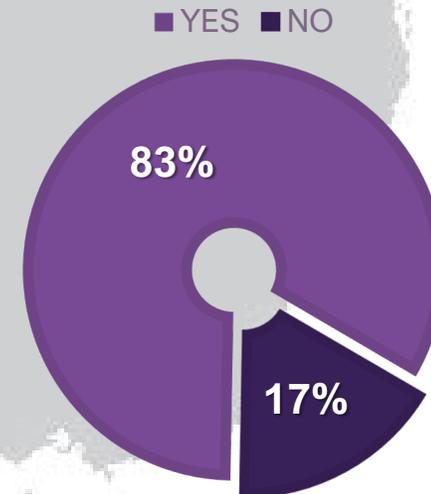


More than 9 out of 10 consumers were not aware of Biometric Payment Cards before watching the video. After watching the video, 8 out of 10 consumers express interest in this card

Were you aware of Biometric Payment Cards before seeing this video?



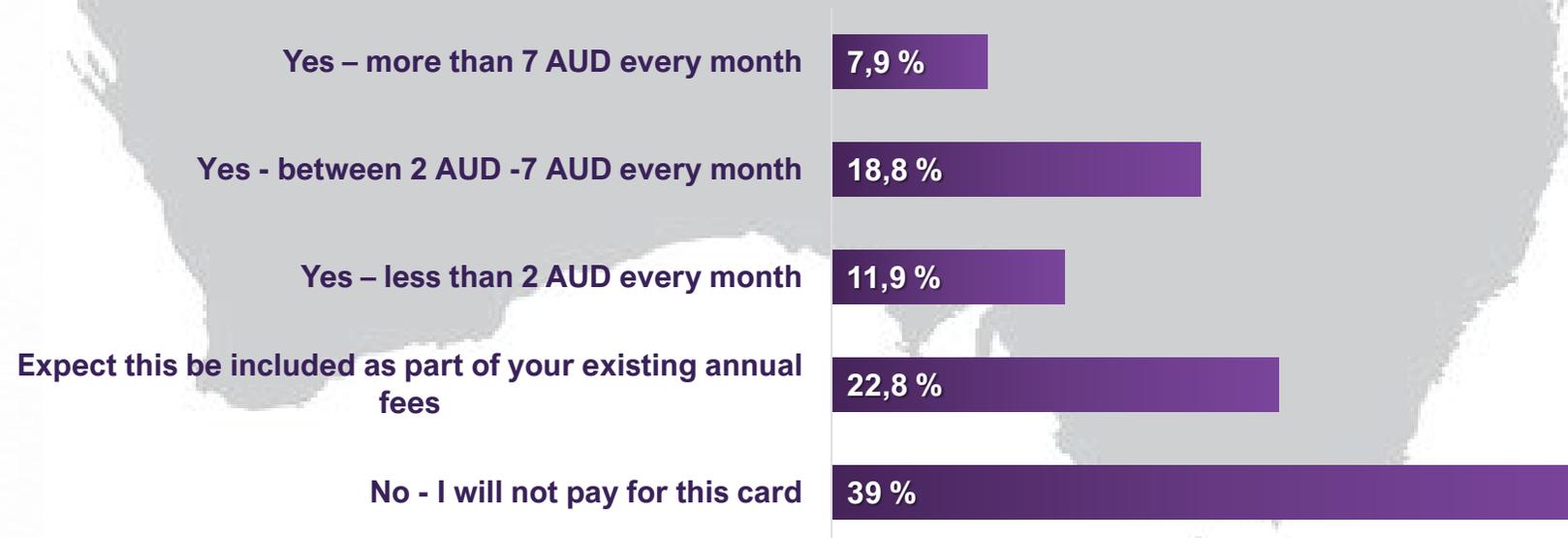
Based on what you've seen in the video, would you be happy for your next payment card to be a Biometric Payment Card?





39% of Consumers are willing to pay separately for Biometric Payment Cards

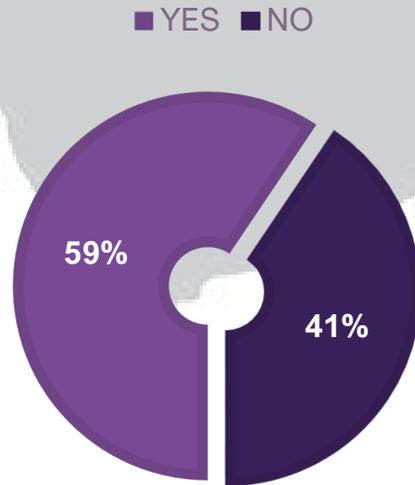
If your bank / financial service provider offered a Biometric Payment Card which ensured 100% touch-free payments whilst ensuring higher security and greater convenience, would you be willing to pay for such a payment card?





59% of respondents will consider switching their bank to order Biometric Payment Cards; 70% want their Biometric Payment Card within the next 12 months

If you were offered a Biometric Payment Card by a bank/ financial service provider that was not your primary provider, would you consider switching to new provider that did offer them?



When would you like a Biometric Payment Card to be offered to you?





80% would like to participate in a Biometric Payment Card pilot

Would you be willing to participate in a Biometric Payment Card pilot/ market trial?

