



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.

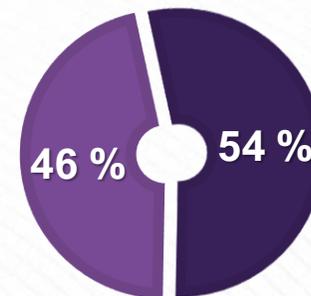


In October 2020, 200+ Swedes were surveyed, 23% between the ages of 18-29, 40% between the ages of 30-44, 23% between the ages of 45-60, 14% ages 60+. Of the total respondents 54% were female

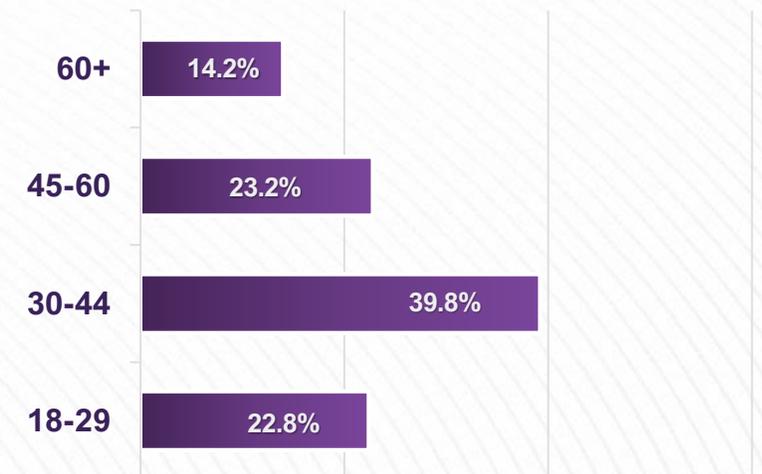
In Oct. 2020, Zwipe studied the payment habits, concerns on COVID-19 and desire for safer and more secure payments from 200+ consumers in Sweden

GENDER

■ Male ■ Female

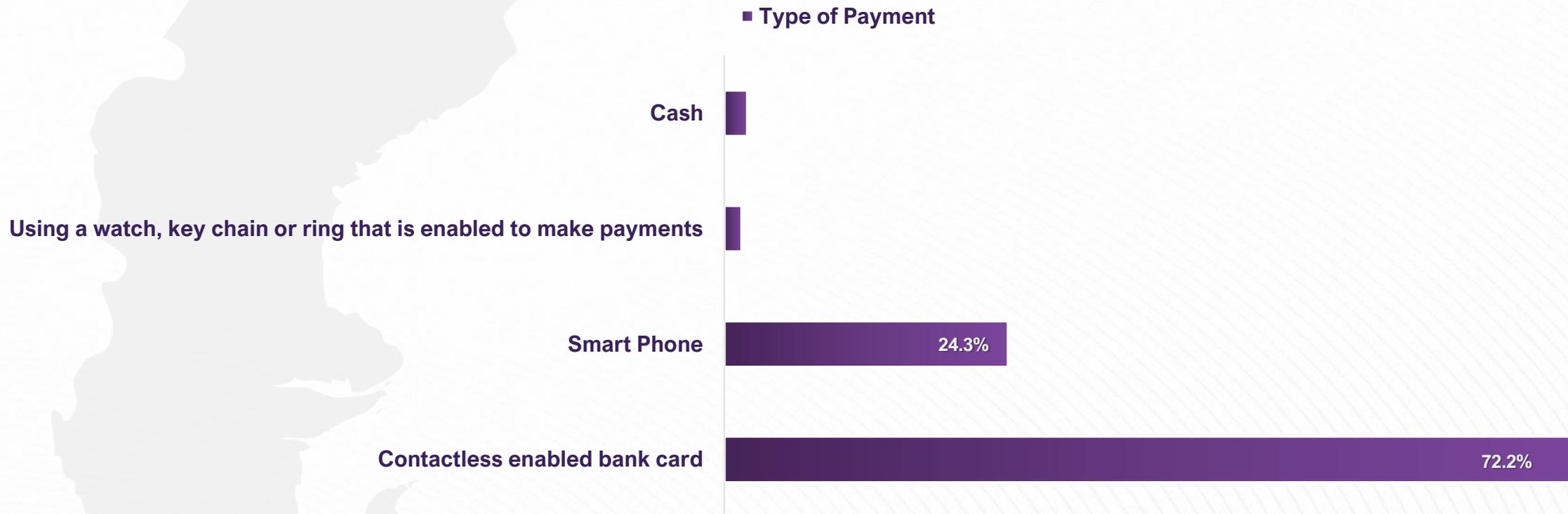


AGE



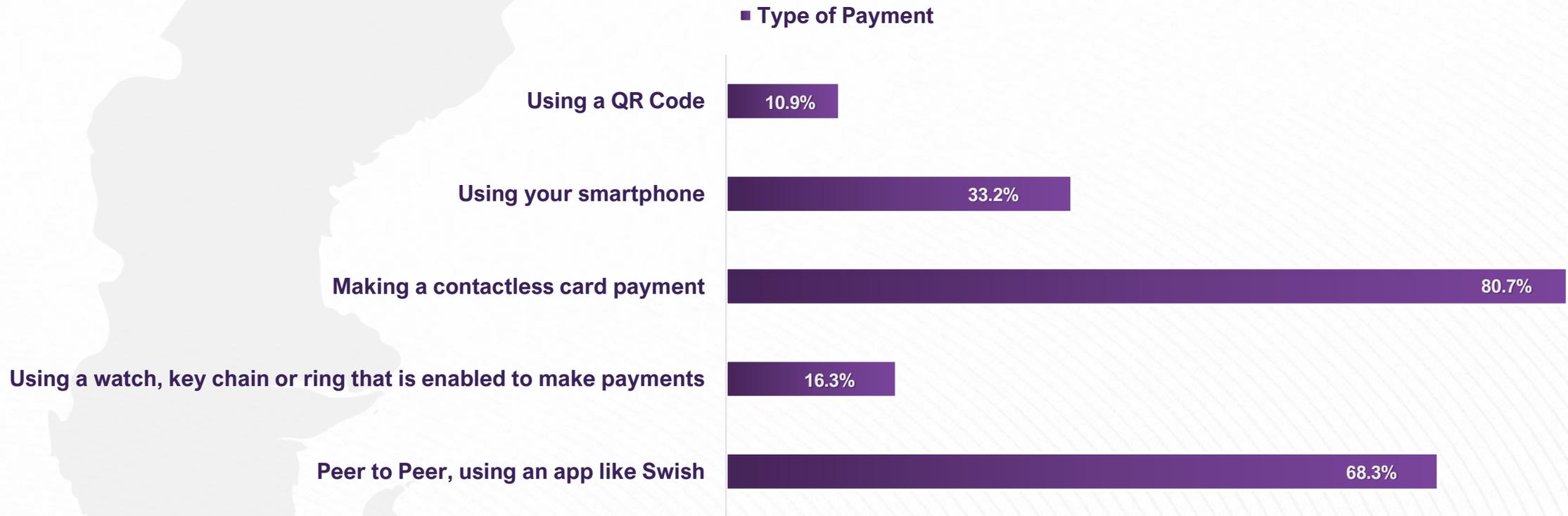
Socio-economically the entire subset of respondents had a household income above 300,000 SEK. 28% of respondents completed the survey via an iOS phone or tablet, 48% via an android phone or tablet, while 17% completed via windows desktop or laptop PC, while 4% via a MacOS Desktop, Laptop.

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 Nordics and Europe

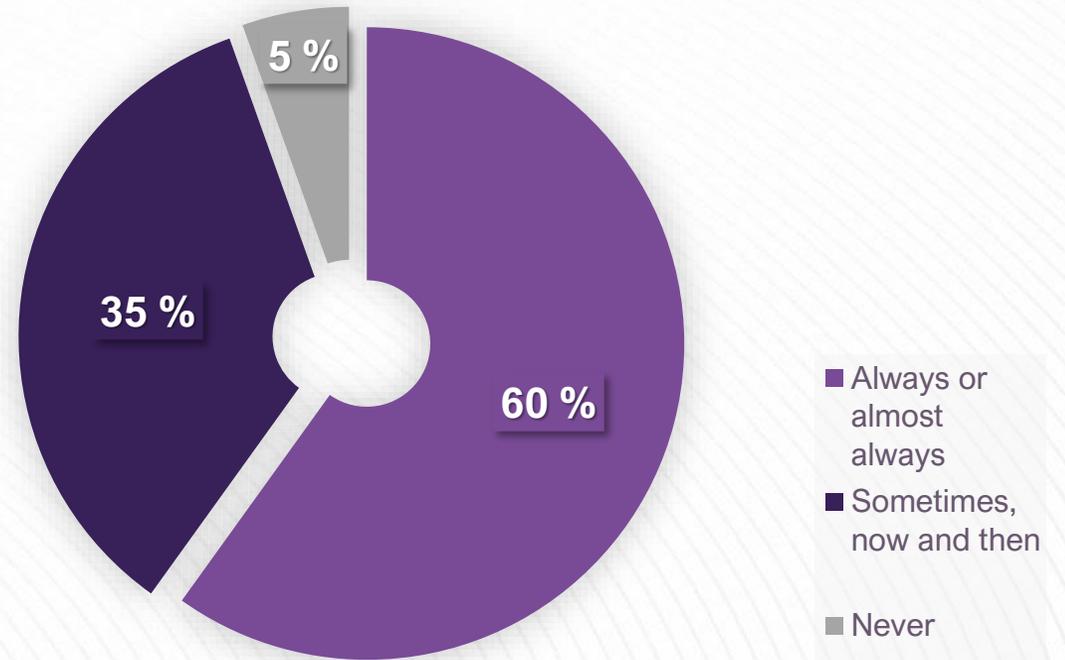
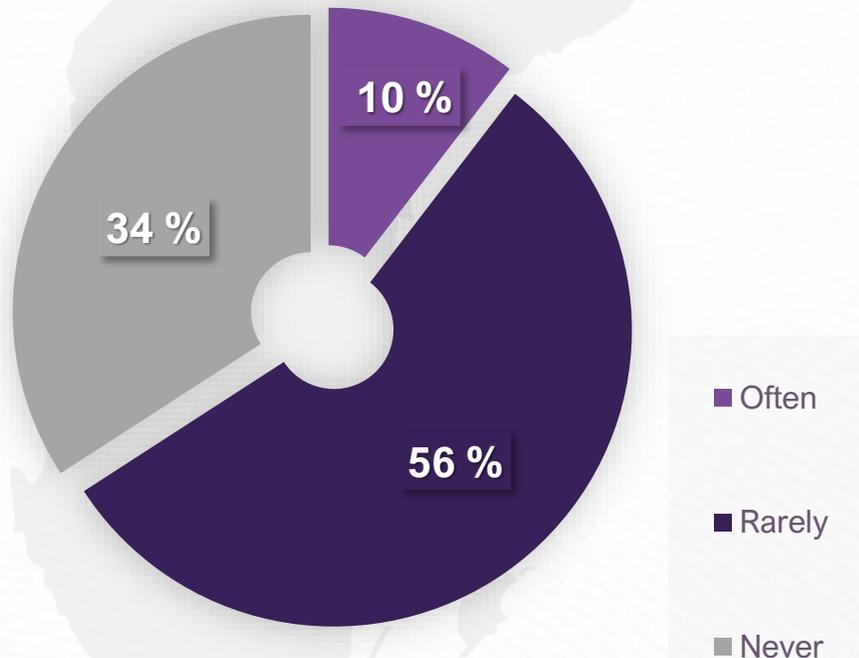
How many different types of payments have you completed in the last three months?



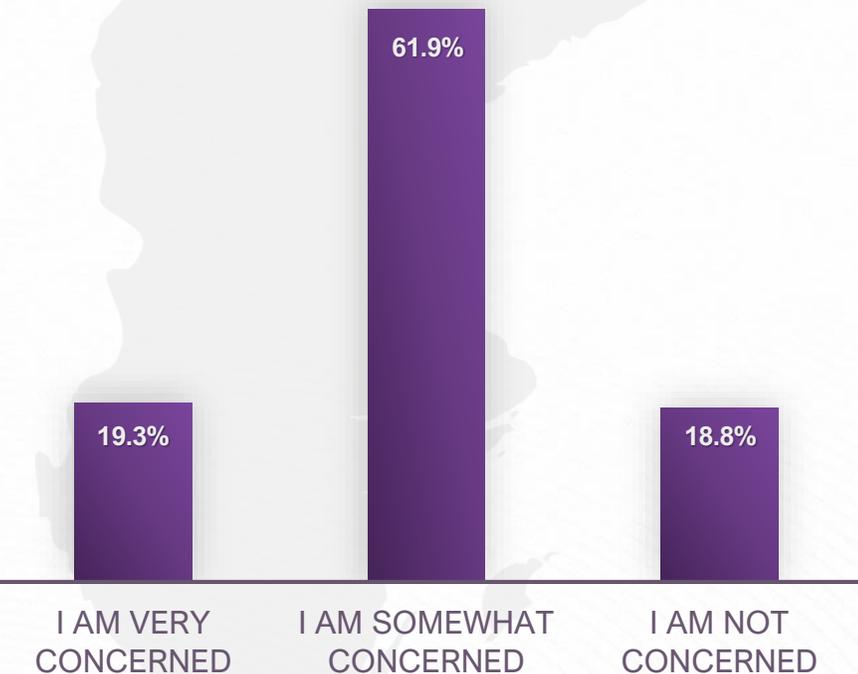
Exposure to different types of payment modalities is a signal of market maturity. Availability and usage of peer to peer payment applications is a good indicator of how evolved and advanced the payments ecosystem is in a specific region,

How often would you say that you use cash?

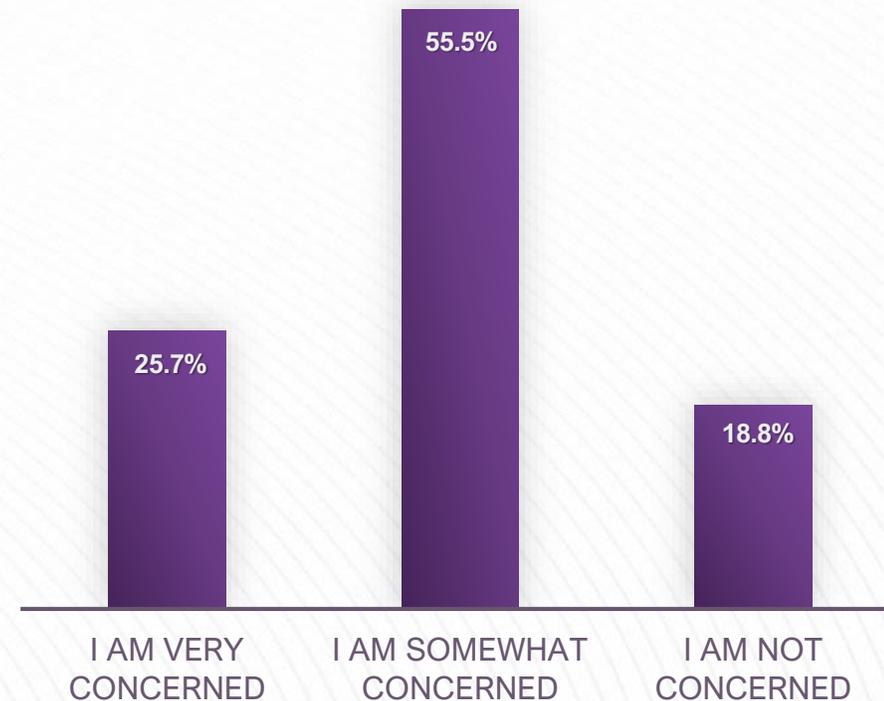
When making payments at the checkout counter, how often do you pay via contactless?



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



When it comes to using your payment card and having to touch the payment terminal to type in your PIN codes to complete transactions, which of these statements best captures how concerned you are about the risk of infection?



We see that more respondents have a **greater concern of touching the point of sale terminals** when shopping in-store

Which is your preferred type of transaction limits when making contactless payments?

Payments with transaction limits and more secure payment methods, as I am willing to have less convenience for more security in-store

27.2%

To use a type of payment that delivers **MORE SECURITY** while eliminating the need for transaction limits and PIN codes

57.9%

There be no transaction limits and **NO ADDITIONAL** security on my payments

14.9%

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

9.9%

I would be interested in the new solution

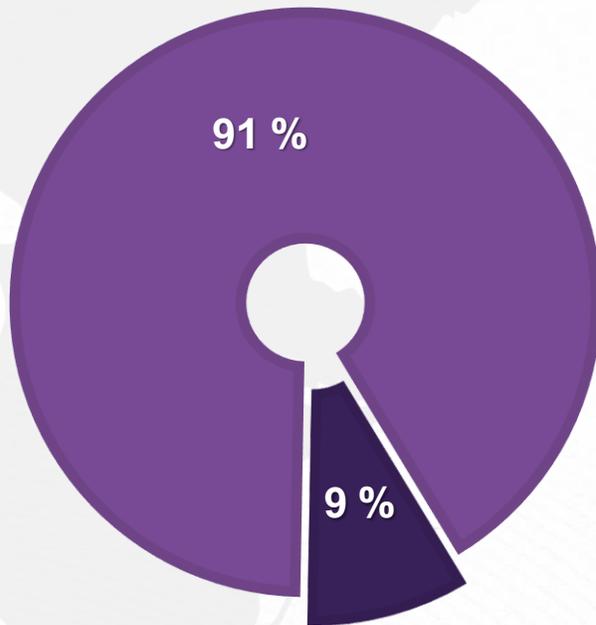
58.9%

No I would prefer using my current payment card

31.2%

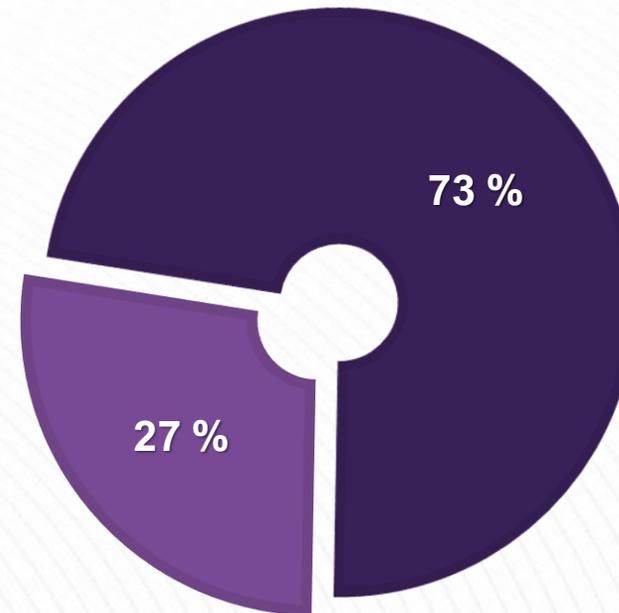
Contactless payments typically have transaction limits, were you aware that there are transaction limits?

■ YES ■ NO



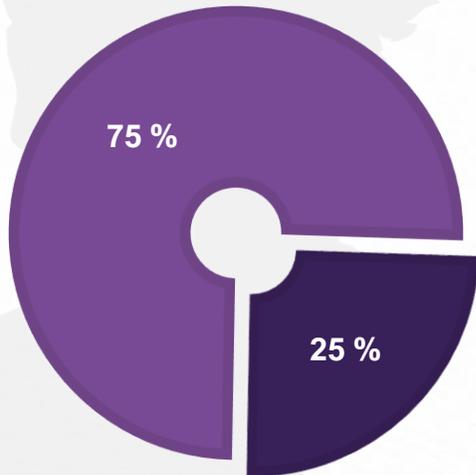
Have you ever heard about biometric payment cards prior to receiving a brief description and seeing this [video](#)?

■ 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?

■ YES ■ NO



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 which is between 240-500 SEK annually

40.6%

10-24 SEK monthly fee without any additional benefits

27.2%

25-50 SEK monthly fee without any additional benefits

20.3%

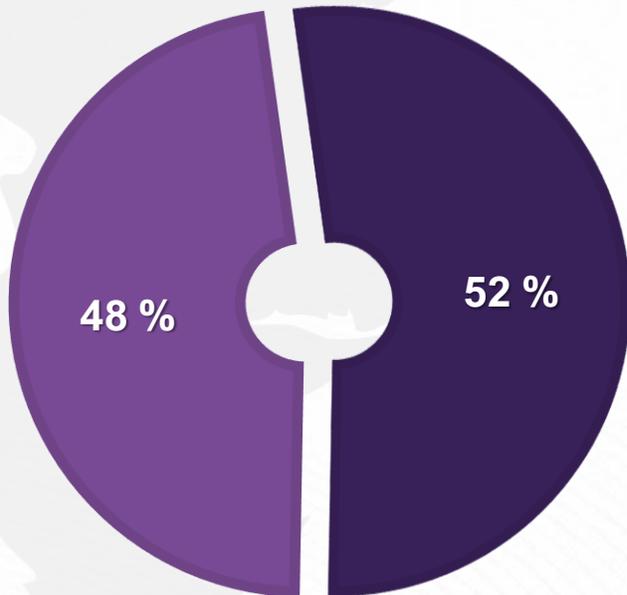
51-99 SEK monthly fee alongside other card-holder benefits

11.9%

0 20 40 60 80 100

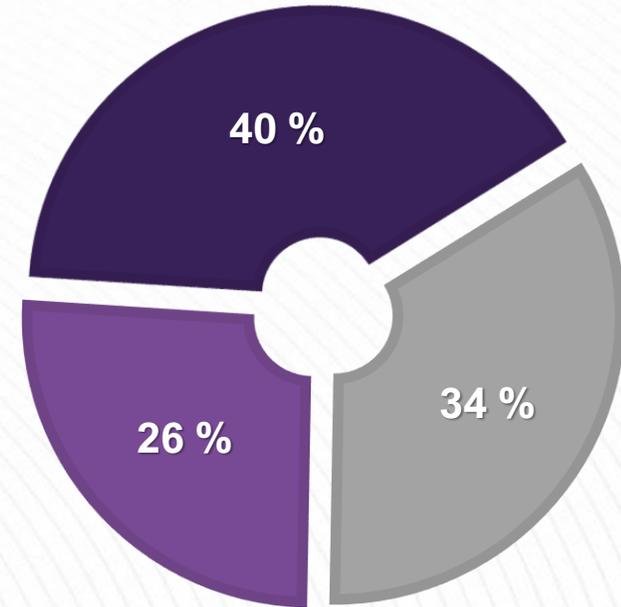
If you were offered a biometric payment card by a bank that was not your current bank, would you consider switching to that bank in order to have safer and more secure payments?

■ YES ■ NO



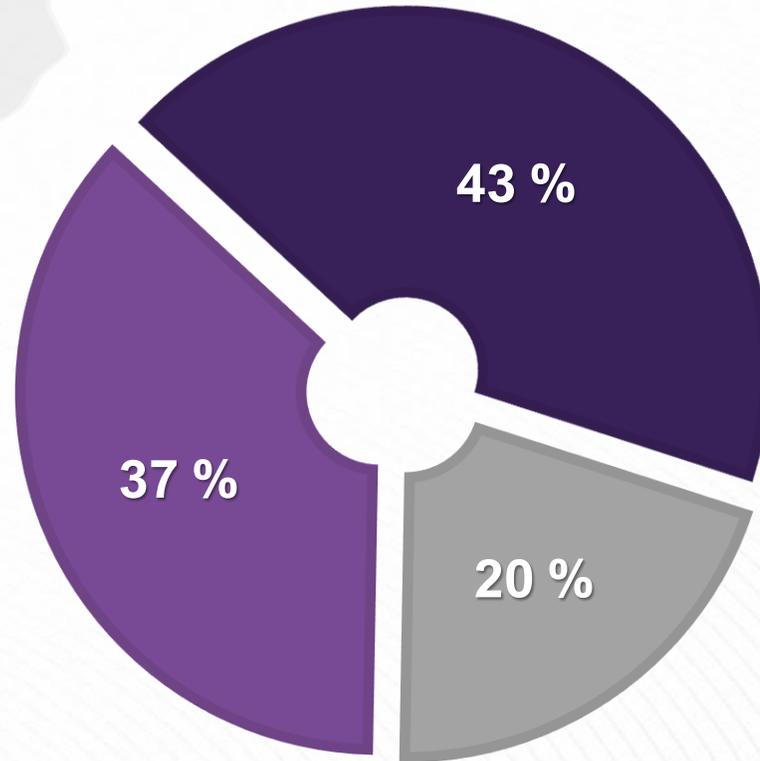
When would you like such a payment card to be offered to you?

- As soon as possible, preferably in 2020
- When it is time to renew my current card, sometime in 2021
- Sometime in the future when they are more widely available





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