



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 December 2021, over 200 consumers in South African were surveyed, 38% between the ages of 18-29, 34% between the ages of 30-44, 22% between the ages of 45-60, 6% ages 60+.



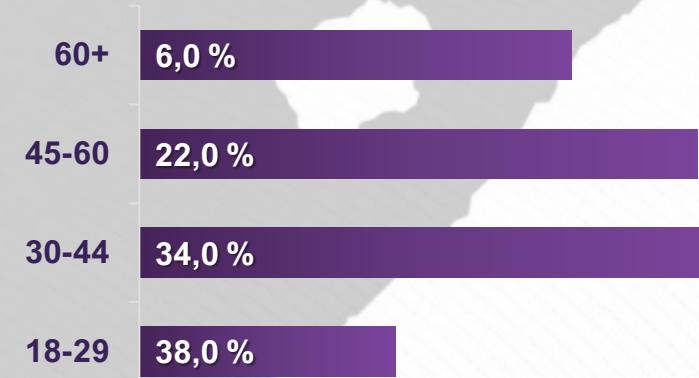
Respondents' profile

GENDER

■ Male ■ Female



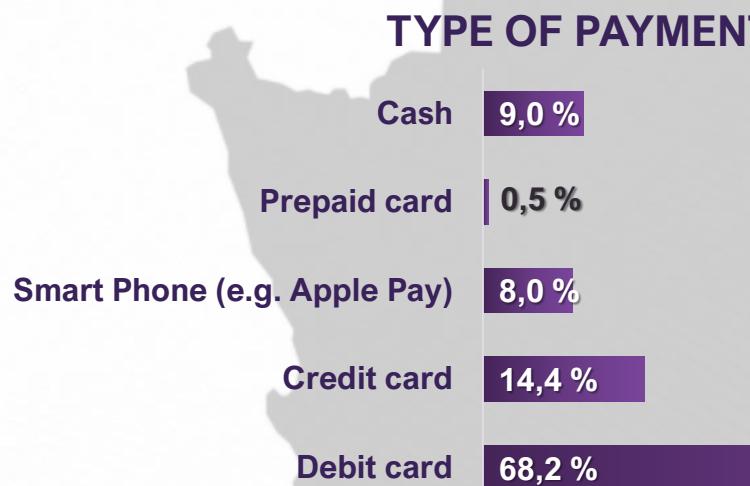
AGE





Cards remain the most preferred payment method

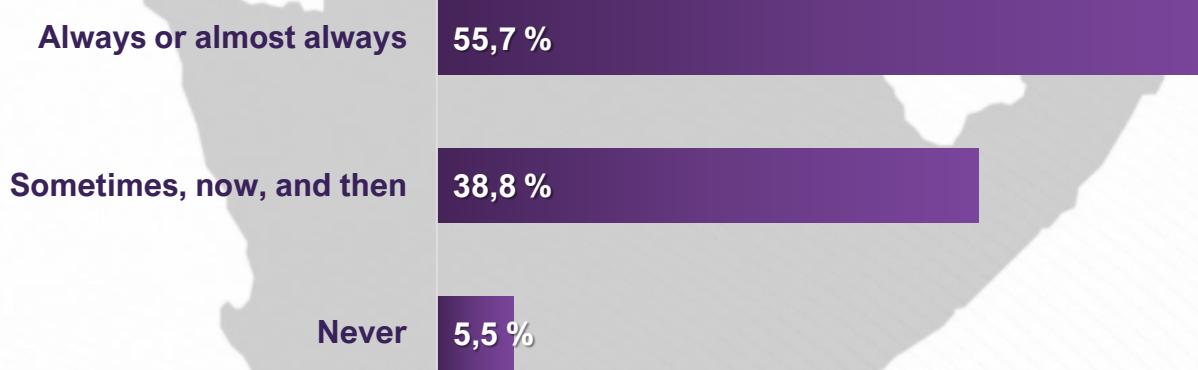
In a store, what is your preferred method of payment?





Contactless is the most popular way of paying

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





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

32,3 %

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

56,2 %

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

11,4 %



76% 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

19,9 %

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

56,2 %

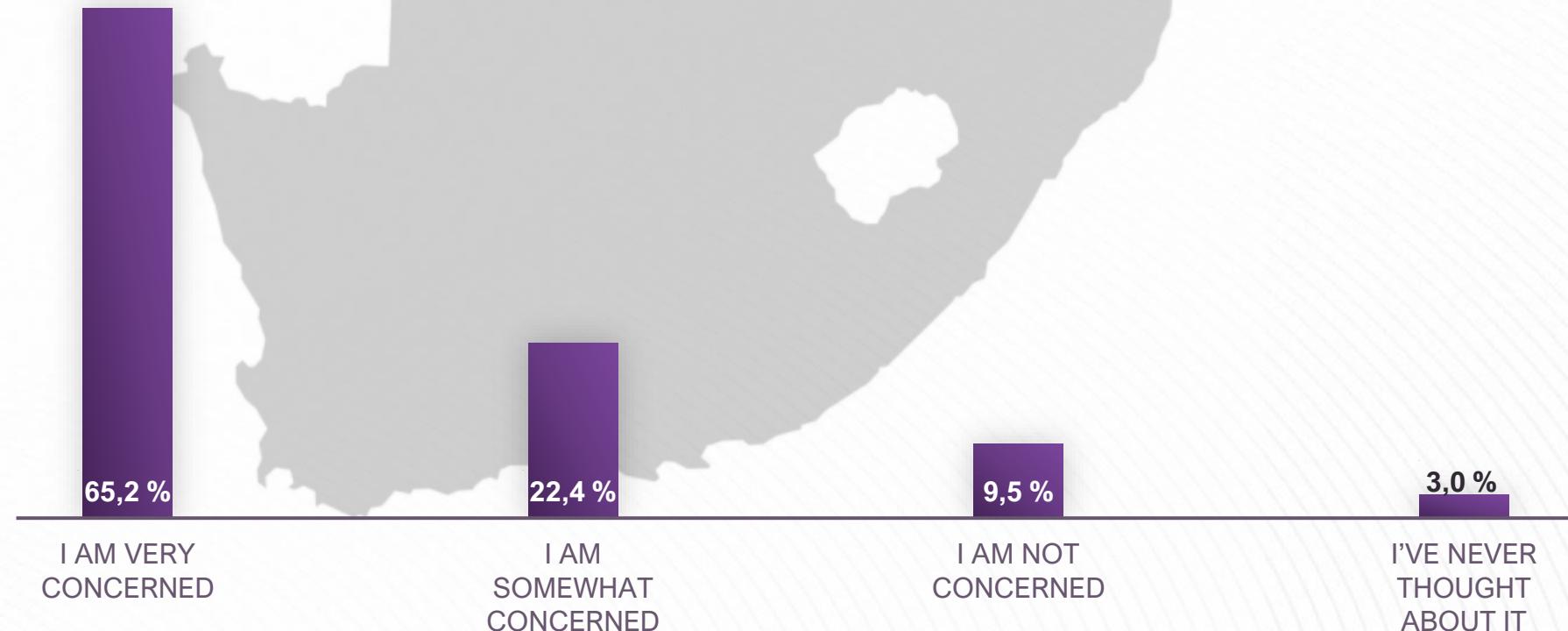
No, I would prefer using my current payment card

23,9 %



88% consumers are concerned when touching the payment terminals due to risk of infection

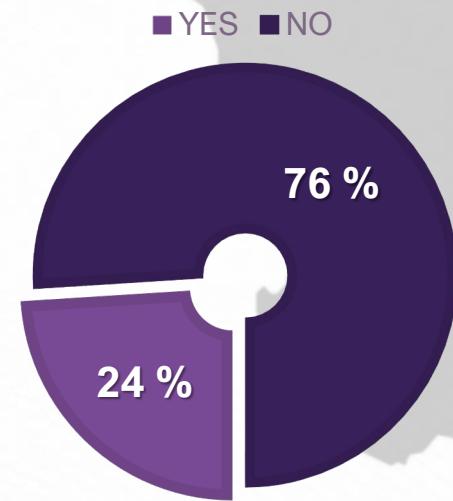
When considering COVID-19, how concerned are you about the risk of infection when it comes to touching the payment terminal and entering your PIN?



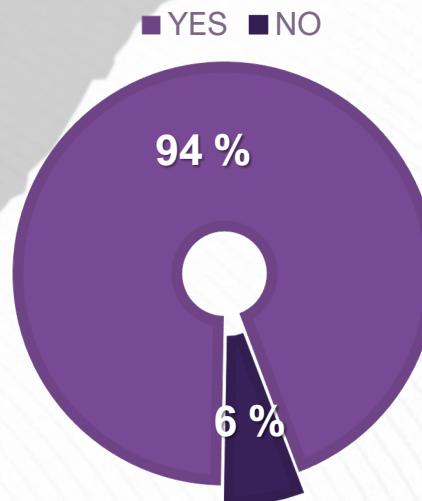


Almost 8 out of 10 consumers were not aware of Biometric Payment Cards before watching the video. After watching the video, 9+ out of 10 consumers express interest in this card

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



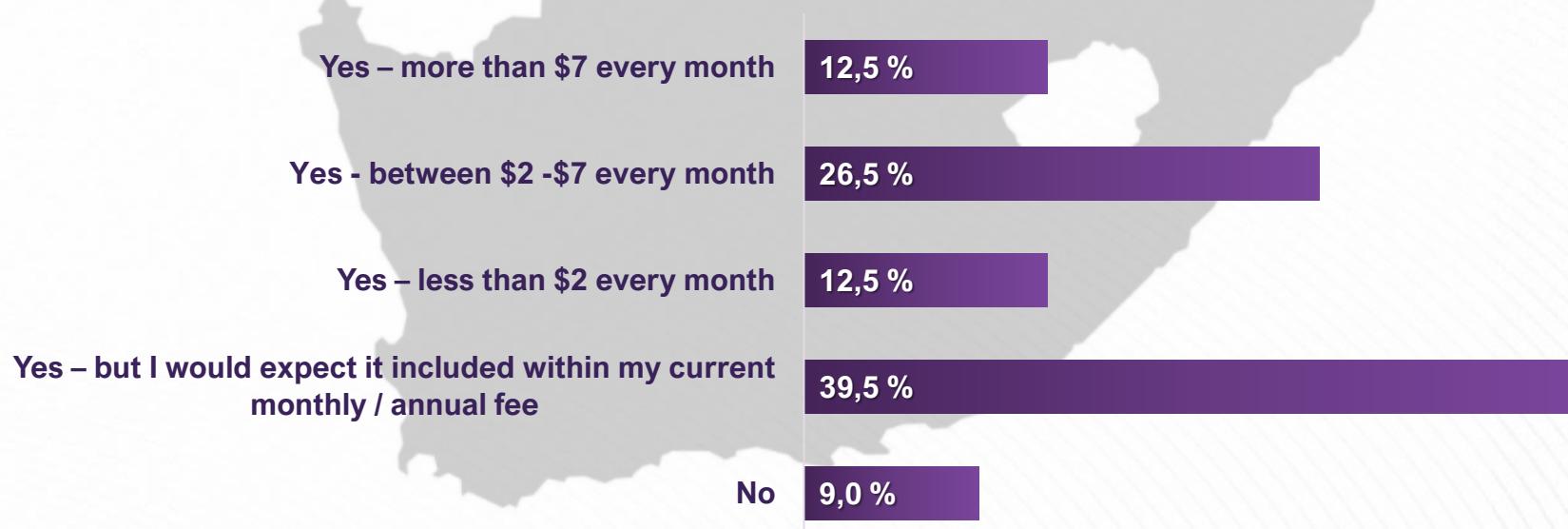
Based on what you've seen in the video, would you be happy for your next payment card to be a Biometric Payment Card?





52% of Consumers are willing to pay separately for Biometric Payment Cards

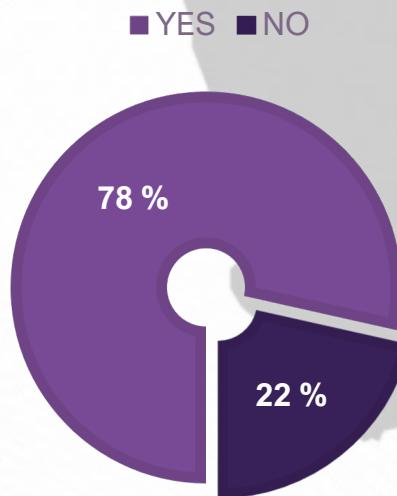
If your bank / financial service provider offered a Biometric Payment Card which ensured 100% touch-free payments whilst ensuring higher security and greater convenience, would you be willing to pay for such a payment card?



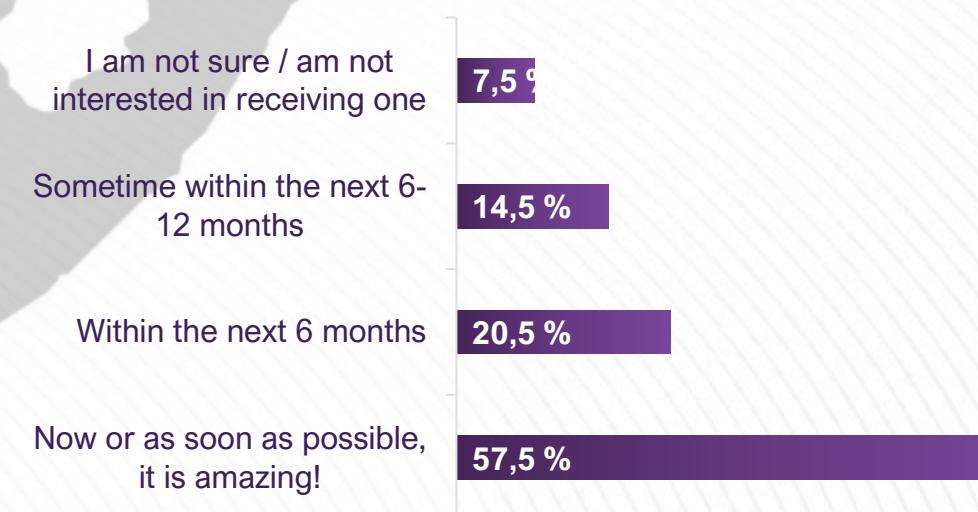


78% of respondents will consider switching their bank to order Biometric Payment Cards; 78% want their Biometric Payment Card within the next 6 months

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?

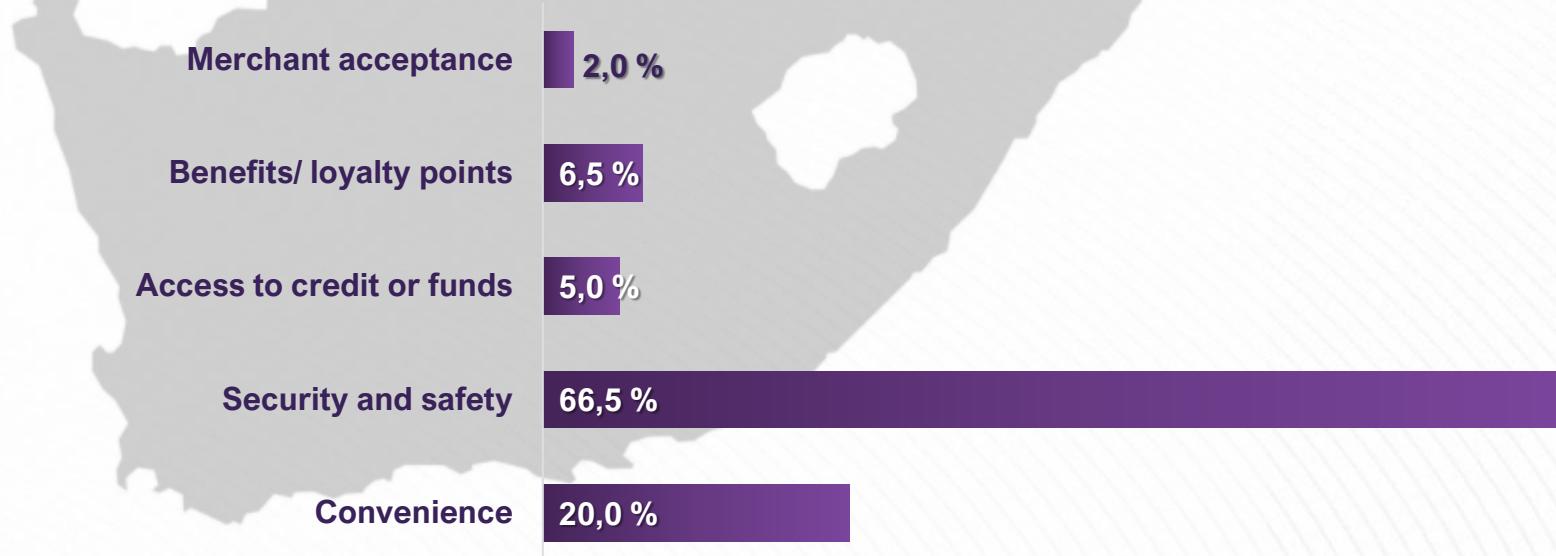


When would you like a Biometric Payment Card to be offered to you?





Security & Safety remain the most important consideration when selecting a payment product. Next comes Convenience and associated benefits with the card, for e.g., loyalty





54% of consumers are concerned with contactless fraud

Online fraud - where your card is used to buy goods and services online without your approval

68,0 %

Contactless fraud - where your card is used by someone else using “tap & go”

64,0 %

Card theft - where your actual card is stolen and used by someone else

54,0 %

Skimming - where someone takes your card and copies it before giving it back to you

57,0 %



89% of South Africans want a card that is tied to their unique fingerprint

How important is it for you to have a card whose security is tied to your unique fingerprint and therefore only you can use?





75% are very keen to participate in a Biometric Payment Card pilot

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

