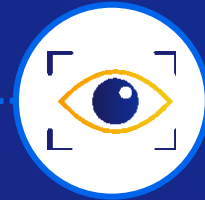


Goodbye, passwords. Hello, biometrics.

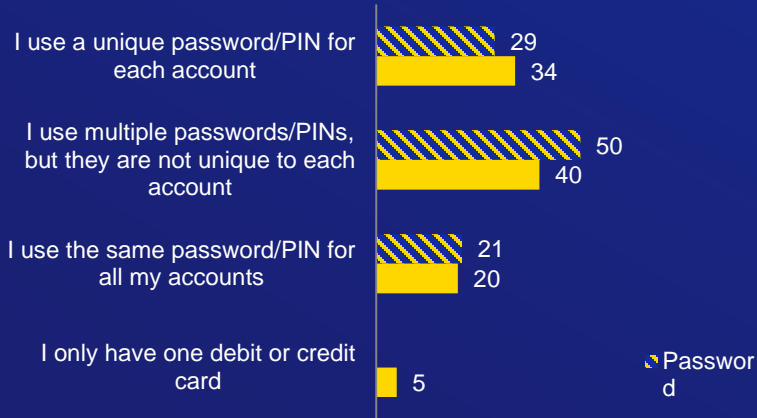
A new Visa survey of 500 UAE consumers exploring awareness and perceptions of biometric authentication confirms that consumers continue to have a strong interest in new biometric technologies that make their lives easier.

VISA



Re-Use of Passwords/PINs

Consumers typically either use multiple passwords and PINs or have a unique password and PIN for each account.



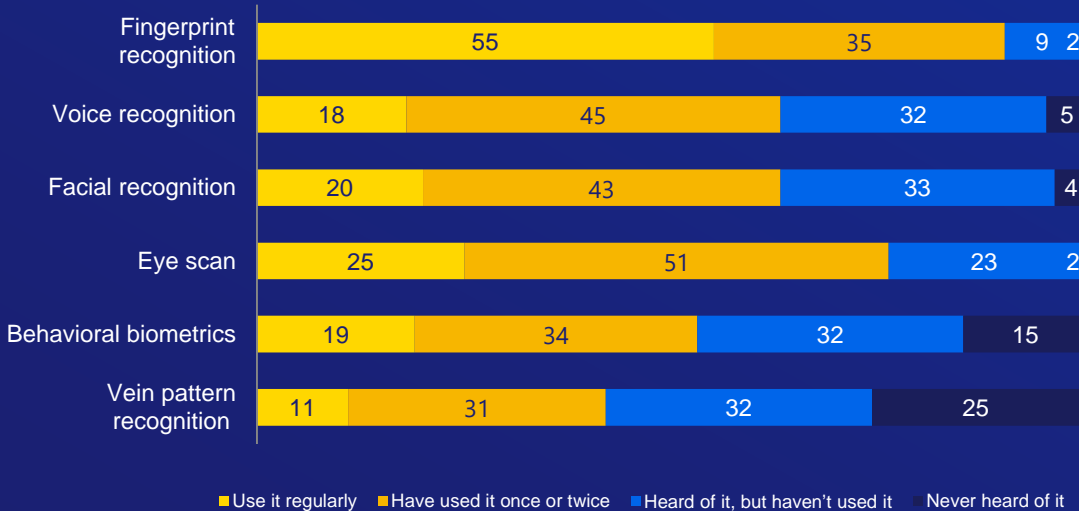
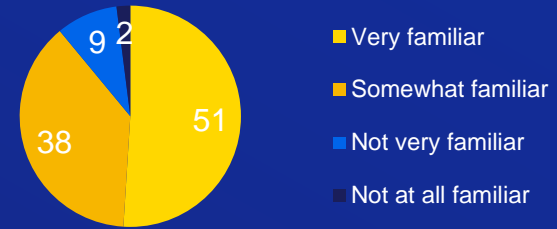
Reason(s) for Abandoning Online Purchase

Just under half have abandoned an online purchase because they didn't have their debit/credit card with them (44%), and almost as many have abandoned simply due to the hassle of entering their password (36%).



Familiarity with biometrics

Nine out of 10 consumers (89%) report that they are at least somewhat familiar with biometrics.



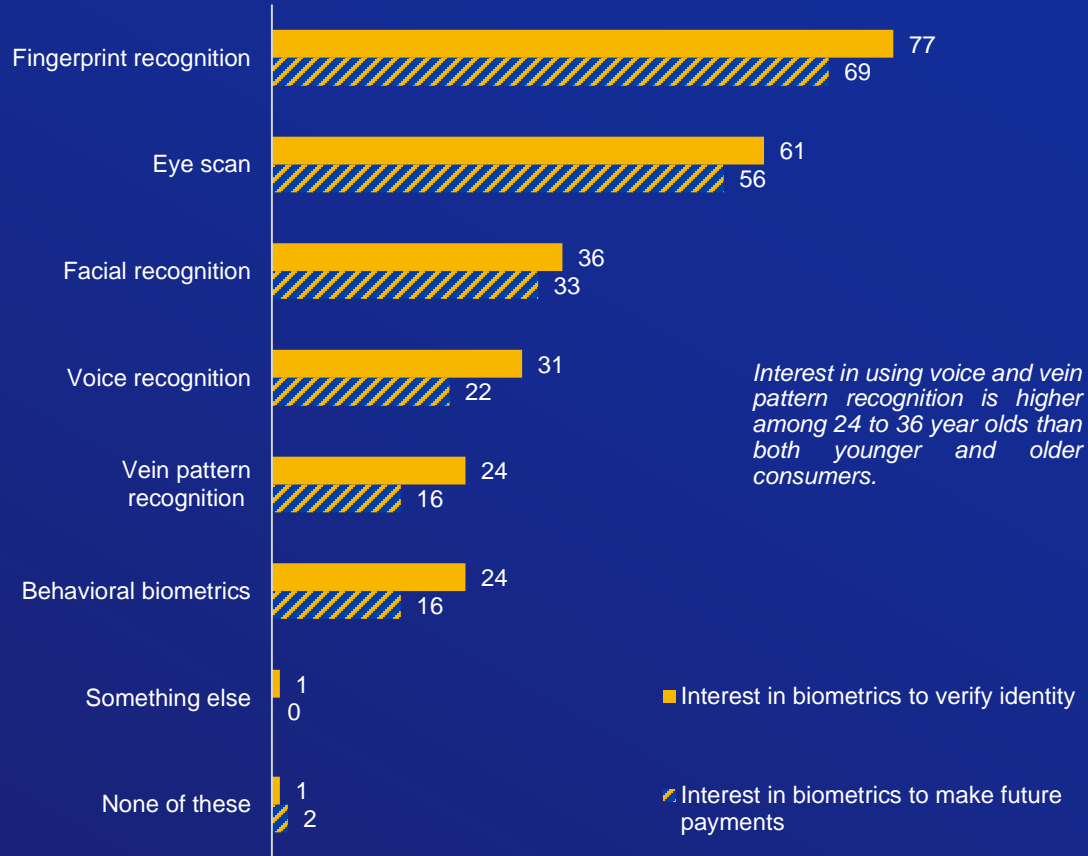
Awareness of biometric authentication types

Awareness of fingerprint, voice, and facial recognition, as well as eye scanning, is near-universal, and the majority of consumers (55%) use fingerprint recognition on a regular basis. Awareness and usage are lowest for vein pattern recognition.

Interest in biometrics

Interest in using biometrics to make payments is on par with interest in using biometrics to verify identity. For payments, interest is highest for fingerprint recognition (69%), and is high for eye scanning as well (56%).

99% are personally interested in using at least one biometric method to verify their identity, and **98%** are interested in using at least one biometric method to make payments



Top benefits of using biometric authentication for payments

For consumers in UAE, the top benefit of using biometric authentication is that it is more secure than passwords and PINs because it confirms a person's identity (45%).



Consumers age 24 and older are more likely than younger consumers to cite the benefits that biometrics are more secure because they confirm identity and biometrics can be used anywhere because the authentication method "is a part of me."

Top concerns of using biometric authentication for payments

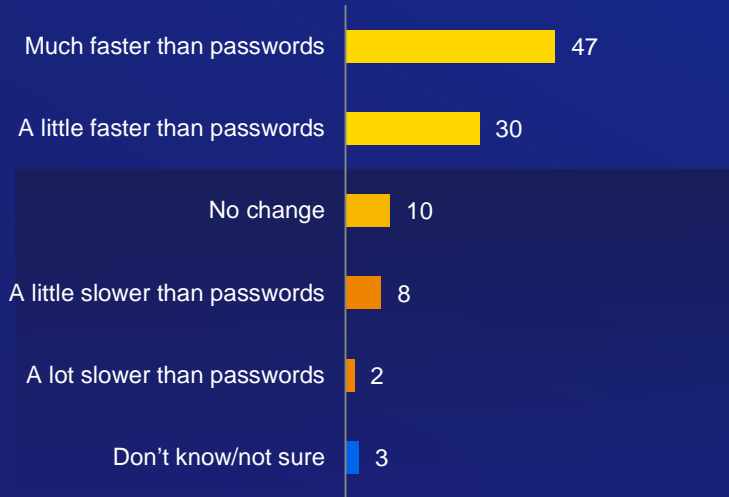
The top concerns related to using biometric authentication are that it won't work well or will take multiple tries (49%), followed by a potential leak of sensitive information that can't be changed if compromised (48%).



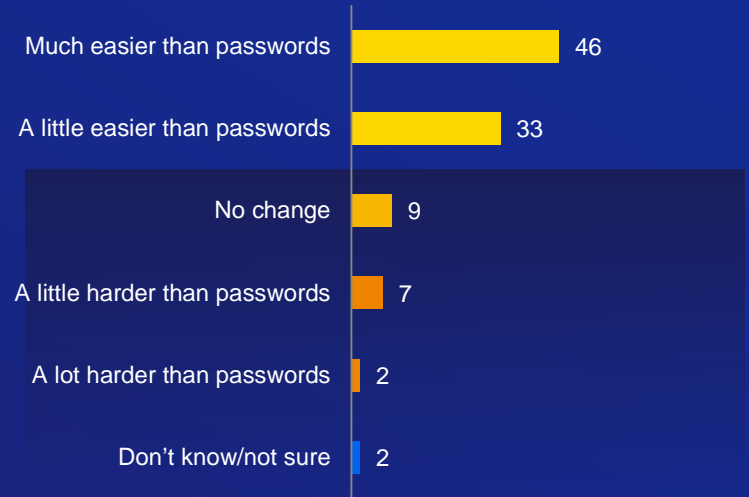
Biometrics vs. passwords

Generally, consumers perceive that biometrics are faster (77%) and easier (79%) than passwords

Biometrics Faster or Slower Than Passwords

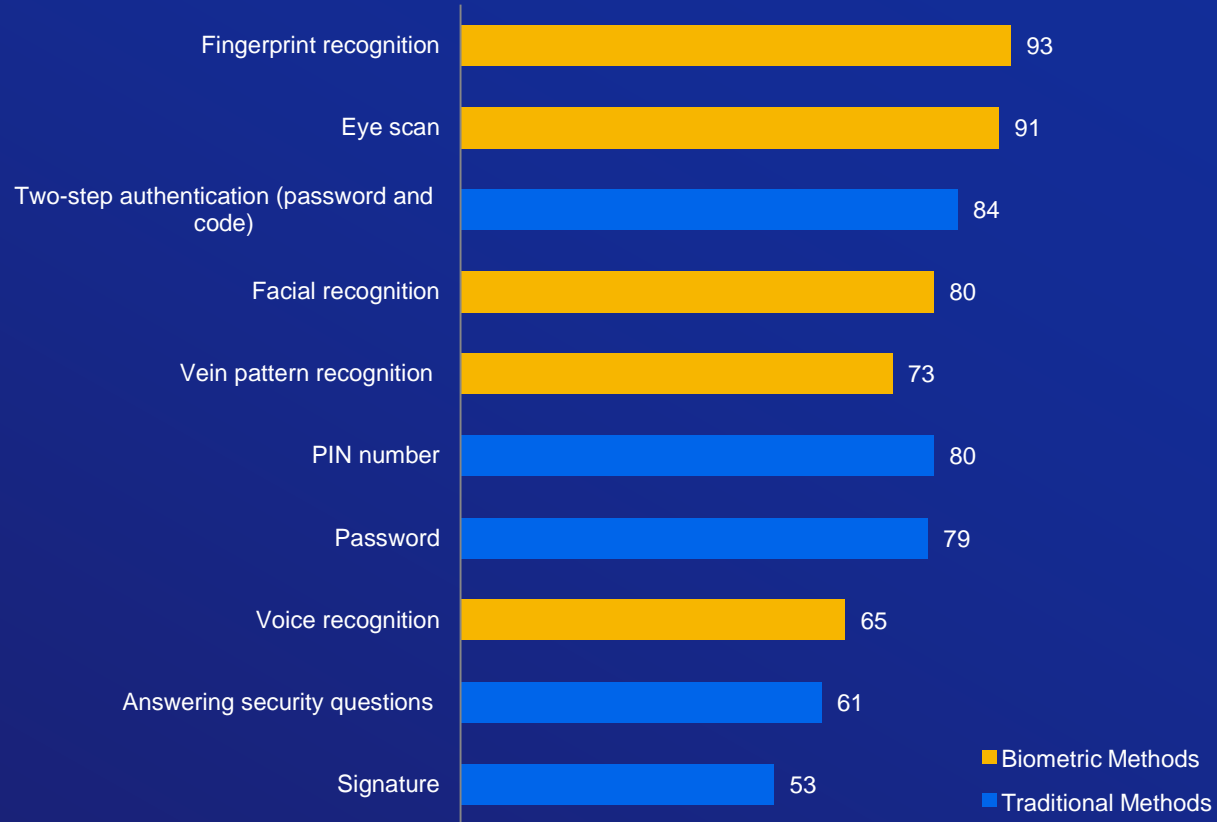


Biometrics Easier or Harder Than Passwords



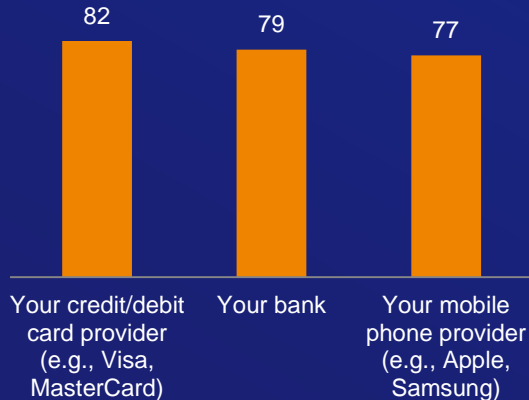
Secure methods of authorizing payment

Among consumers in UAE, perceptions of both security and comfort are higher, on average, for biometric authentication methods than traditional methods. Among biometric methods, voice and vein pattern recognition have the lowest perceptions of security and comfort.



Trust to Store Biometric Information

Consumers in UAE are most likely to say they would trust their bank to store biometric data (67%), followed by their credit/debit card network (60%).



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

More than three-quarters would switch away from a debit/credit card provider (82%), bank (79%), or mobile phone provider (77%) that doesn't offer biometric authentication in the future.