

The Mystery of the Disappearing EMV Biometric Payment Card

Over the last five years there have been numerous articles and press releases concerning EMV Biometric payment cards. In addition, many presentations have been made at industry events and conferences, including presentations by senior Visa & Mastercard managers.

The required developments for worldwide roll-outs seem to have been completed:

- The fingerprint capture & processing hardware & software technologies have gone through multiple generations
- The card technology & manufacturing processes have been established
- The options for the self-enrolment by the cardholder are clear
- The EMV ICC Specifications have been updated, and now include the option of on-card biometric cardholder authentication
- The Mastercard & Visa Type Approval processes are ready
- 20 pilot trials have been successfully carried out around the world
- Cardholders' feedback from these pilots has been universally positive, with significant proportions of the cardholders involved having said that they would be prepared to pay for such a card, and also to change banks if necessary
- Commercial launches by two of the largest French banks to their premier cardholders (representing Visa & Mastercard) have been carried out

And then suddenly, all went quiet - apart from a handful of individual banks around the world. Why was this?

- Has some unforeseen problem appeared?
- Was the cost of the card too high for Issuers/cardholders, in spite of the financial & non-financial benefits for both parties?
- Did the EMV Card Schemes suddenly have a more urgent problem to address?

No doubt there are people within Mastercard, Visa and EMVCo who could answer these questions, but they're not talking – at least not in public.

As the saying goes, "time will tell"- or as they say in France "qui vivra verra".

Richard Johnstone

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