

STRATEGIC FRAMEWORK

Mastercard Biometric Checkout can guide all stakeholders in developing a secure, touchless, in-store checkout experience using **biometric identification**

Mastercard is collaborating with merchants, payment system providers, financial institutions and biometric industry partners so that consumers can use their physical features — such as face or palm — as a biometric identifier to initiate in-person transactions, without any need for their card or mobile device.

The program has three main components:



Network standards, specifications and requirements that address the end-to-end security, biometric performance and privacy of biometric payments



A framework enabling biometric innovators to collaborate with other Mastercard customers



Relevant assets like Mastercard's Secure Remote Commerce platform (SRC) make each biometric payment experience seamless and secure



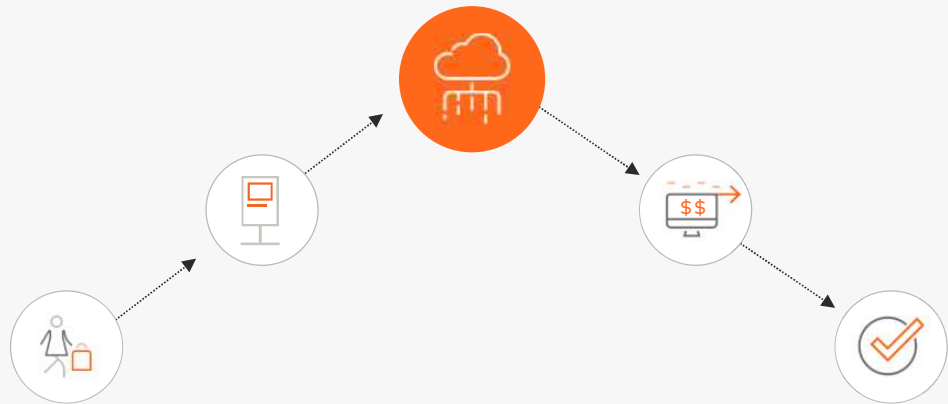
HOW IT WORKS

The consumer experience at a merchant using Mastercard Biometric Checkout is fast, touch-free and secure



First, the cardholder enrolls at home via the merchant app or at a store with their payment card and one biometric trait; the biometric template* is created and stored in the cloud.

*A biometric template is a digital image of a physical trait converted into 1s and 0s.



1. When checking out, the cardholder presents their enrolled biometric trait (face) to pay at POS, creating a new biometric template.

2. The biometric provider matches the new biometric template in its cloud against the enrolled template to confirm the cardholder's identity.

3. The confirmation is shared with the payment service provider to initiate the payment transaction.

4. The acquirer receives SRC** information to process an authorization request for approval by the issuer to complete the purchase.

**The token credential will use Mastercard's Secure Remote Commerce platform (SRC).

