

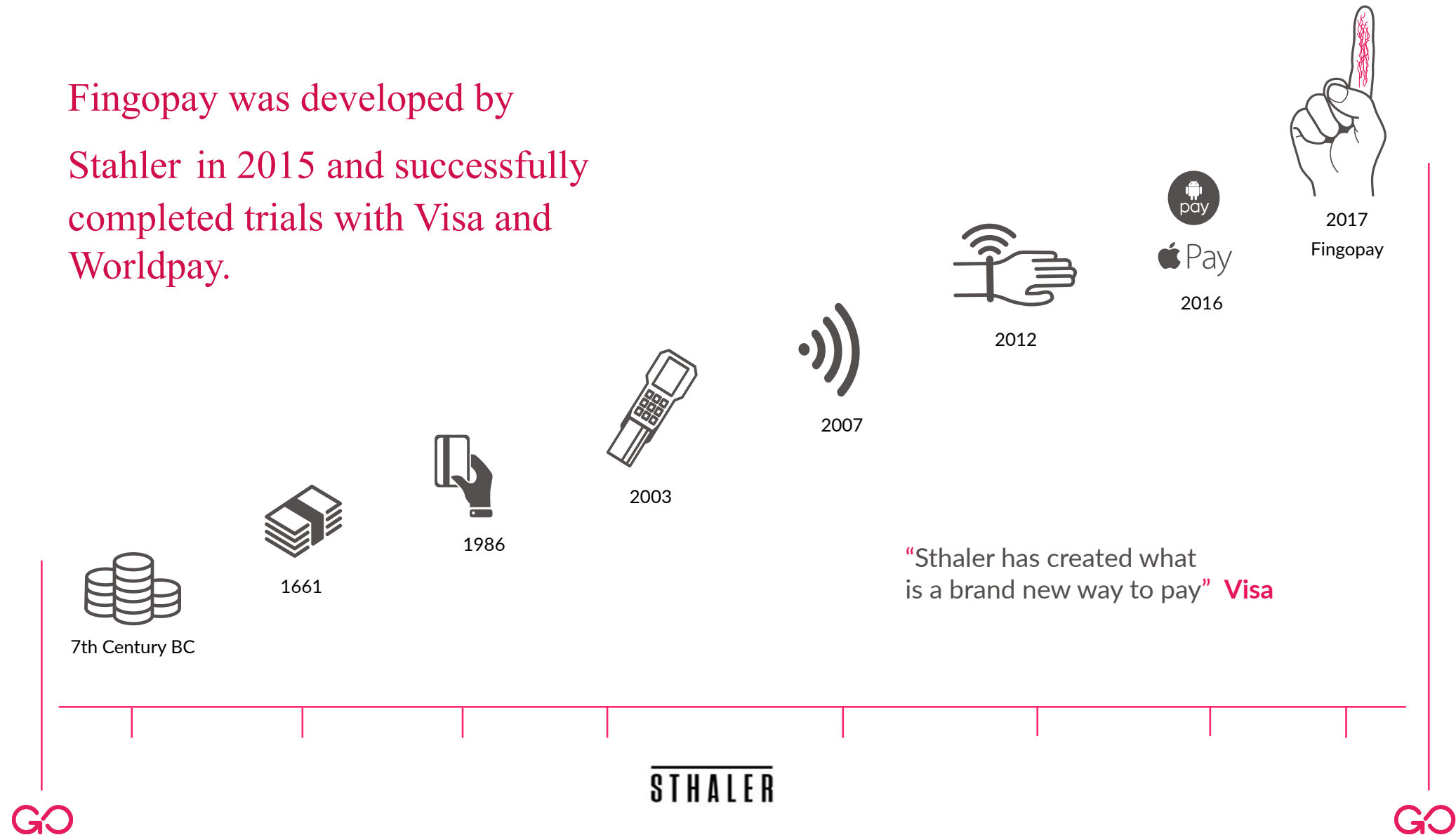
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**Forget Apple Pay, soon you'll pay for everything with your finger**

Agree..?

# The natural evolution of payments

Fingopay was developed by  
Stahler in 2015 and successfully  
completed trials with Visa and  
Worldpay.



# Biometrics Compared

|              |   | Accuracy | Security | Speed  | Ease of use | Privacy  | User resistance | Size   | Cost   |
|--------------|---|----------|----------|--------|-------------|----------|-----------------|--------|--------|
| Finger vein  |    | High     | High     | Fast   | High        | High     | Low             | Small  | Low    |
| Finger print |    | Low      | Low      | Fast   | Fast        | Very Low | High            | Small  | Low    |
| Iris         |    | High     | Medium   | Slow   | Low         | Medium   | High            | Large  | High   |
| Face         |  | Low      | Low      | Medium | Low         | Low      | Low             | Medium | Medium |

# Sthaler and Fingopay

**2012**

Introduced cashless payments to music festivals, bringing visibility to customer spending, a safer experience and developed new revenue streams for the event owner

**VISA**

**2015**

Completed a Visa Europe collaboration with Worldpay in Dec 2015 with a 96% positive reaction from customers (source EY Seren)

**CAPITA**

**2016**

Partnership with Capita Plc payments arm Pay360 - developing pilots for projects with Capita customer base



**2013/2014**

Agreed partnerships with Hitachi and BT to secure use of biometric technology and to meet required security regulation standards

Secured by



**2016**

Launched Fingopay with first customers in 2016 with a payments and loyalty product for hospitality industry



## Awareness & PR

# INTERBRAND BREAKTHROUGH BRANDS



facebook

READYSET  
ROCKET

Interbrand

### [Interbrand Breakthrough Brands, and the Future Growth Report - 26<sup>th</sup> July 2016](#)

Sthaler/Fingopay has been selected by New York Stock Exchange, Facebook, Readysset Rocket and Interbrand as one of the top 60 emerging global companies that have been featured for driving change by responding to a unique marketplace need while disrupting an industry and generating a new experience for consumers.

Approximately 200 brands were nominated by key influencers chosen by Interbrand, Facebook, NYSE and Ready Set Rocket and final 60 were then selected as The Breakthrough Brands.

# Awareness & PR



Marketing Week

100

DISRUPTIVE BRANDS 2016

sponsored



Atom Bank

Cake

ClearScore

Even

Fingopay

Landbay

Mondo Bank

Neighbourly

Contactless payment is a burgeoning area, with UK shoppers making more than one billion contactless purchases on credit and debit cards in 2015, according to the UK Cards Association, and numerous wearable technology devices now offering contactless payment capability.

Sthaler has tapped into this demand, working with Hitachi to develop FingoPay, a biometric device that allows people to pay using their finger.

Sthaler, formed in London in 2012 by music industry entrepreneur Nick Dryden, was born out of the desire to develop cashless payments for festival-goers. FingoPay uses a unique finger vein ID process considered to be more secure than fingerprint readers.

The technology is already used to secure 80,000 ATMs in Japan and by Barclays in the UK for commercial clients. The technology is now being rolled out to UK consumers with partners Worldpay and Hitachi



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## Awareness & PR

### The Sunday Telegraph

Technology

Forget contactless cards.  
You will soon be able to pay  
with your veins



Sthaler's FingoPay technology creates a 'map' of the shopper's veins

### The Telegraph

Science and Technology Predictions 2017  
Vein Authentication is GO!



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# FINGOPAY

Unified Identity, payment and loyalty

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