



The Journey to 'Pay by Finger'

Nick Dryden CEO

FINGOPAY  

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STHALER



**PROUD CAMDEN**  
GALLERY - BAR - NIGHT CLUB - CABARET

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

**AGREE?**

# The Journey Through Identity

Starting in 1999 we built the UK's Highest Circulating Music Magazine



Distributed through 100's of live Music venues across the UK

Recruited teams of active fans Music Fans to distribute the magazine.

Built a social platform to manage the communication and create identities

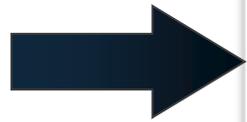


In 2003 The Fly team became members of XTASTER

Grew into 2 Million active music fans across the UK & Germany

Tailoring communications to suit members identity and profile





Profiling themselves, members built an IDENTITY of their likes and aspirations.

Over 25,000 fans were actively involved in music, movie, brand and free-sports projects EVERY WEEK



# Launching new artists and re-seeding established artists through the Fans



# Getting free stuff and opportunities our members wanted



# In 2011 we worked with MasterCard to launch PayPass™ and Cashless Festivals using NFC wristbands

File Edit View History Bookmarks Tools Help

http://www.facebook.com/pages/Sonisphere-Festival/49362431266#!/pages/Sonisphere-Festival/49362431266?v=a

facebook Search Home Profile Account

Sonisphere Festival Like

Wall Info Photos A Glossary Events GO VIP >>

**SONISPHERE FESTIVAL 8th - 10th JULY - 2011**

**GO VIP AS A GROUP**

SONISPHERE FESTIVAL  
8TH - 10TH JULY 2011  
KNEBWORTH, UK

**WIN A ROCK ROYALTY UPGRADE FOR YOUR GROUP OF FRIENDS AT THIS YEAR'S SONISPHERE!**

Enjoy all the usual festival madness with access to the private Rock Royalty camping and backstage area with VIP toilets, showers and bar where the Rock Disco will continue on until the early hours after the main stage finishes! All you need to do is get as many of your friends to join your 'Go VIP as a Group', the biggest group will win!

**MasterCard**

**ENTER YOUR TEAM NOW!**

Waiting for www.facebook.com...



facebook Search Home Profile Account

25 credits - Get Info

Games

TripAdvisor - Cities I've Visited

More

Create an advert

Terry Pratchett Audiobook

Check out our great range of Terry Pratchett audiobooks. Download one for free!

Dresses Under £20

sonipresecure.com

Huge range of dresses. Ship now at Boopix UK!

A Rural Playground

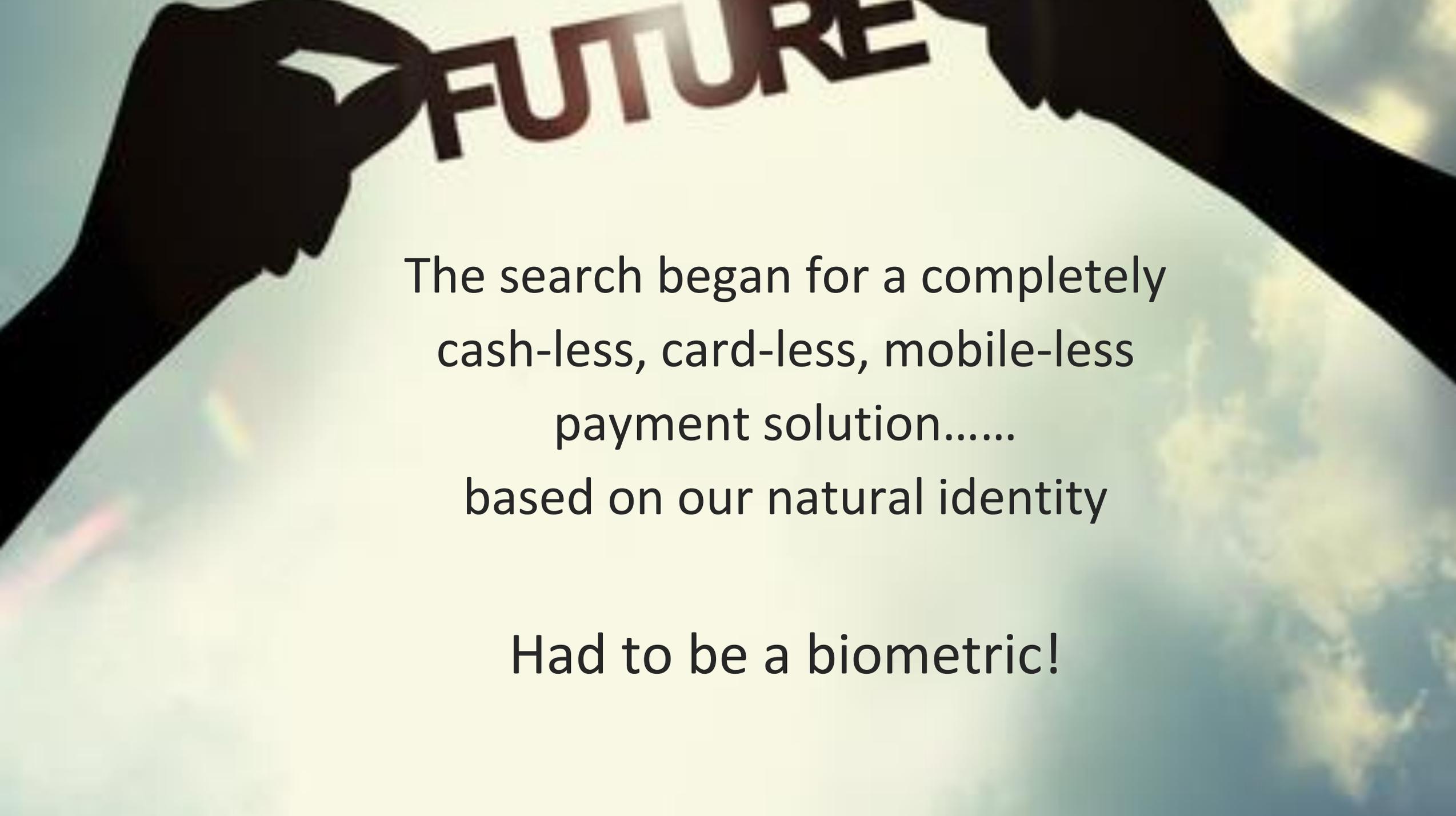
FARM VICES

There's all sorts of fun to be had in FarmVice, the most popular

Chat (Offline)

Done

Chat (1)

The image features two black silhouettes of hands, one on the left and one on the right, holding a banner that reads 'FUTURE' in a bold, sans-serif font. The background is a bright, hazy sky with soft clouds and a faint rainbow visible on the left side. The overall tone is optimistic and forward-looking.

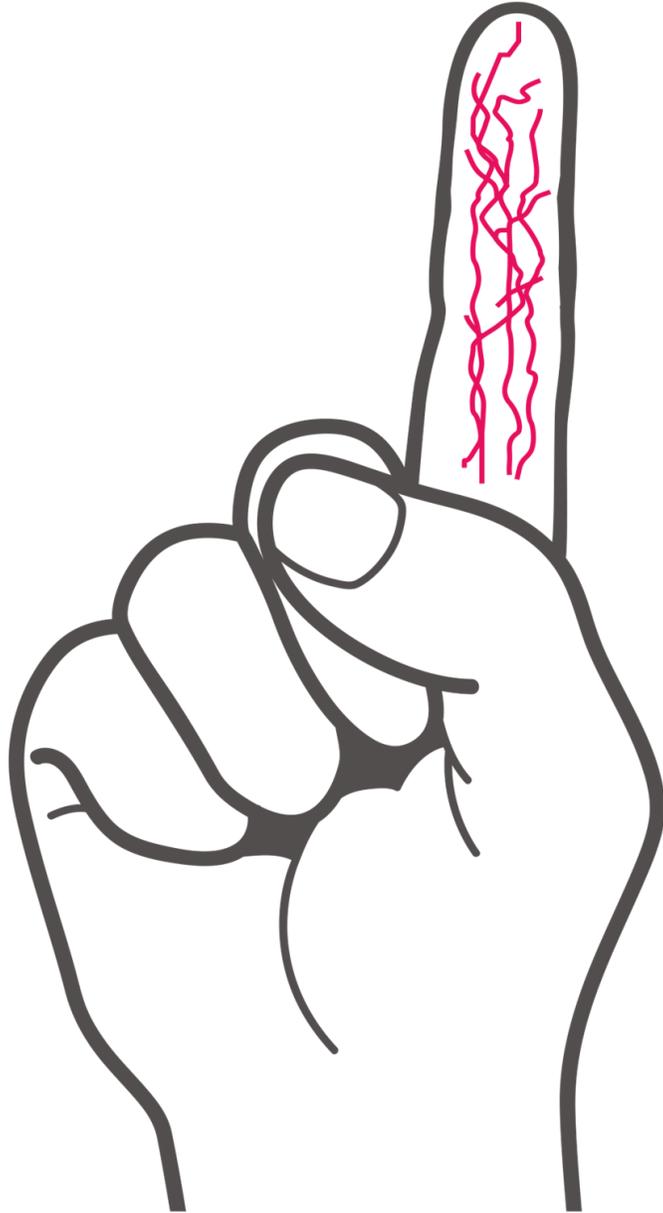
FUTURE

The search began for a completely  
cash-less, card-less, mobile-less  
payment solution.....  
based on our natural identity

Had to be a biometric!

# 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



FINGOPAY

# We started 'Pay by Finger' with BT & Hitachi 2012



USE YOUR  
FINGER  
TO BUY  
YOUR DRINKS AT  
THE VIP  
BAR!



REGISTER AT THE  
**STHALER  
AIRSTREAM  
CARAVAN**  
IN THE VIP AREA

FIRST 100 TO REGISTER  
**GET £20**  
OF DRINKS TOKENS  
TO GREASE THEIR... FINGERS!

Secured by  
**BT**







**DISRUPT  
DISRUPT**

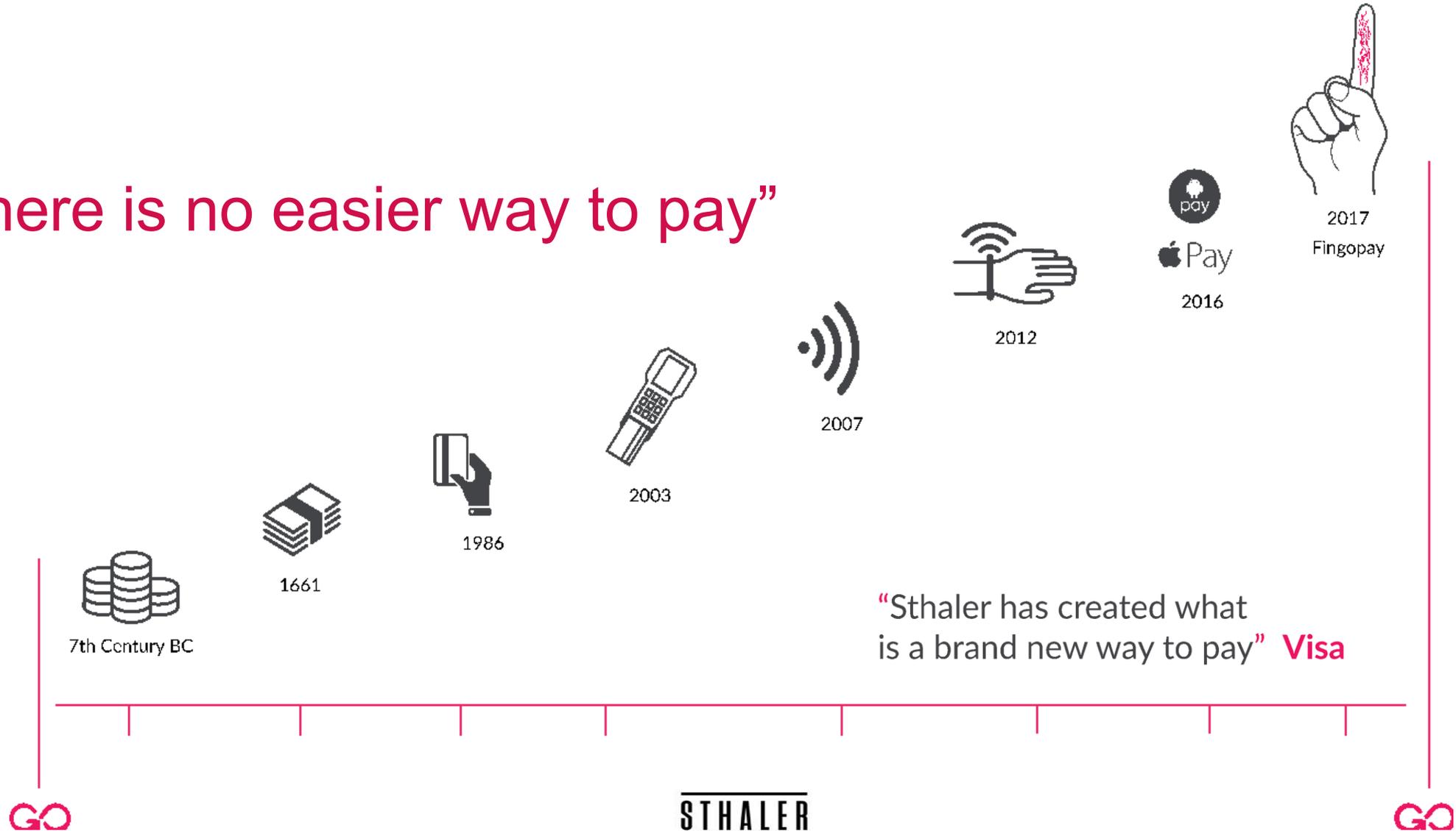
sky NEWS

**BIOMETRIC BANKING**

CHIEF EXECUTIVE, BRITISH BANKERS' ASSOCIATION  
ANTHONY BROWNE

# The natural evolution of payments

“There is no easier way to pay”



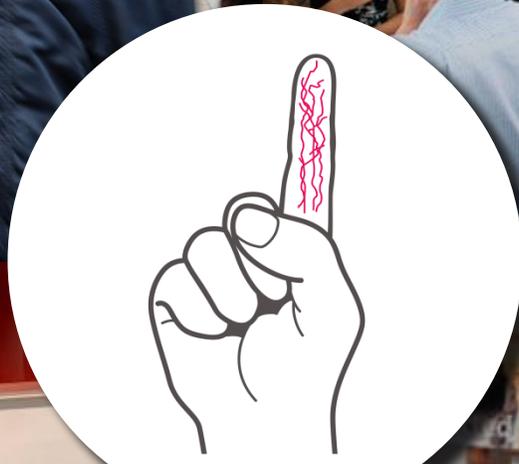
Hello its me!

-  Pay for shopping
-  Access concerts and gigs
-  Hospitality
-  Secure payments
-  Register bank cards to your finger
-  Click and collect
-  Upload digital content



# Workforce Management





Single view of your customer's experience



# 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



**2015**

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



**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



**2016**

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



**2017**

Further pilots in each key category. Launching outside of UK



# The Team is in place



## EXECUTIVE DIRECTORS

Nick Dryden — CEO  
Roger Hand — CFO  
Simon Binns — Commercial Director  
Daniel Cox — Business Operations

## NON EXEC DIRECTORS

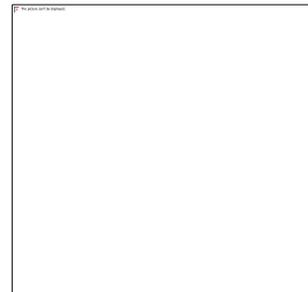
Michael Norton  
Liz Casely  
Quentin Solt

## DIRECTORS

Ian Moseley — Operations Director  
Michelle Tompkins — Marketing Director  
Santosh Dubey — Technical Director

## ADVISORS

Yaqub Yousef — Middle East  
Anthony Fabrizi — Investment  
Chris Hurst — Security and Banking  
Iain Johnston — Operations



## Channel partners. Technology together.

"Fingopay is a real game-changer. It can be used for time and attendance, customer loyalty and fast, secure payments. It's ideal for our cinema and large retail clients." *Tamara Haslam, Corporate Business Executive, AURES Technologies.*



"Together we will bring the next innovation of payment and loyalty technology to the retail & hospitality sectors." *John Moss, Managing Director, KFP.*



"By ensuring we can integrate the finger vein reader within our secure kiosks, we can provide end users with a complete POS solution." *Adrian Thompson, CEO, imageHOLDERS.*

## Innovation partners.



## Press, radio and TV Sthaler have become ambassadors in the future of secure biometric payments.

“This is the latest frontier in biometric payments”



## Awards for breakthrough technology.

“Fingopay is poised for widespread adoption”



# Hospitality



"We started with Fingopay in our main bars in Camden 4 months ago and now will roll it out across all 6 UK venues."

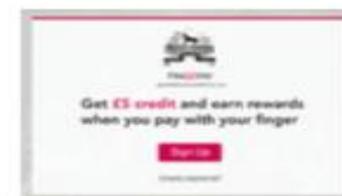
**Alex Proud, owner of Proud Group**

Proud Camden, offers a gallery and bar by day and a cutting edge music venue and club by night. Alex Proud, the owner saw Fingopay as a way to revolutionise his customer experience, overcoming POS challenges of queue busting, contactless limits not matching his ATV and integrating loyalty to differentiate his business.

We are now working with Alex to roll out Fingopay at all of his six venues across the UK. Both customers and staff love the technology and the associated benefits.

## Fingopay Loyalty Solutions

Proud uses Fingopay to deliver their loyalty strategy to reward payment behaviour and repeat purchase from Fingopay customers.



**Stadia**



Fingopay brings the entire customer journey together, allowing a single view from beginning to end. The individual profiles we create will build rich consumer data profiles. Reward your fans with relevant, personalised offers and a brand-new way to pay.



"We are starting to integrate leading edge Fingopay technology into solutions for Verteda clients, starting with a Premiership football club and then moving into other venues like music arenas."

**Matthew Prosser, Sales Director, Verteda**

# Live Events



Fingopay technology can link a variety of digital tokens such as tickets for entry to an event to prove a customer's ID and speed up secure access to large scale events.

"There is no easier way to manage an audience."

Stephen Budd, Founder, OneFest.

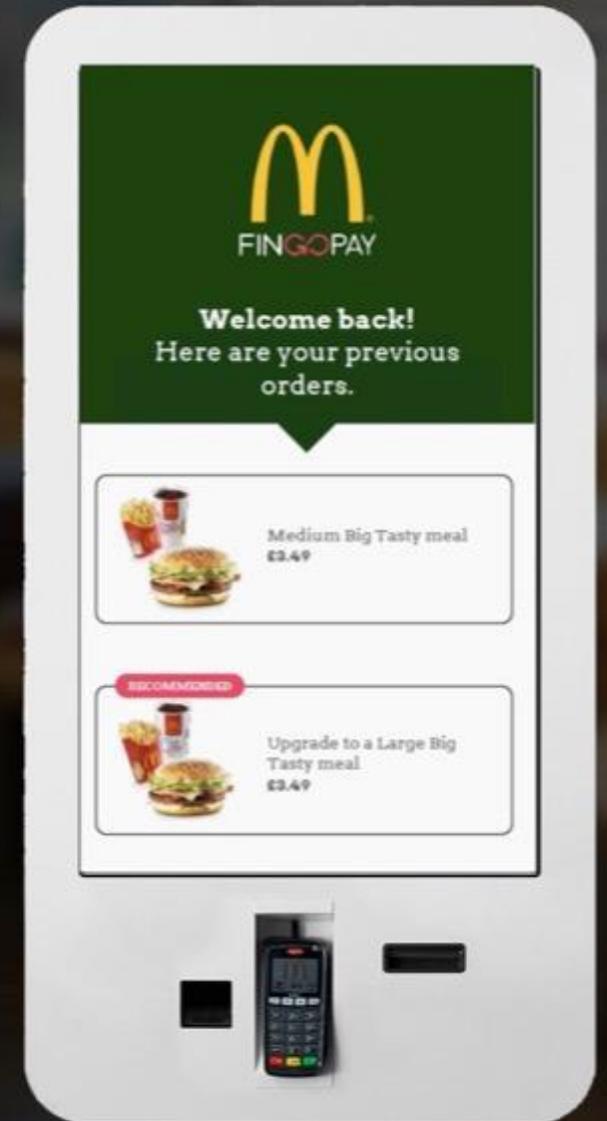
"We loved the whole Fingopay concept for Festival N°6. We're working towards having it at other events."

Gareth Cooper, Broadwicklive.

## Project with McDonald's

Fingopay integration  
to Self-Serve Kiosk  
Time to purchase reduced  
10 seconds from 2/3 minutes\*

- Customer shown previous order / offers by finger scan only
- The most efficient customer experience at self serve kiosk
- Particularly beneficial for multiple/ family orders



Design/ artwork developed by McDonald's innovation team, presented at Visa Futures event

# Established Technology, Trusted in Financial Services

Polish cooperative banks

Branches, ATMs



Getin Bank



Branches, Biometric  
VTMs/Signature



Barclays Bank



Corporate Banking



Bank BPH



Own Branches, Partner Outlets



Banque Accord



Payments trial in Auchan Stores



Finger Vein in Japan

ATM Networks, Branches



Turkiye IS Bankasi



ATM Network



Planet Cash



ATM Network



Bank Zachodni WBK



Branches, Biometric Signature



New York's Shinkin Central Bank



Physical Access Control

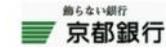


Bangladesh Post Office/Banks

Branches, ATM Network, POS



Bank of Kyoto



Branches, ATMs



# Consumer Research results – proposition testing

17<sup>th</sup> May 2017

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**STHALER**

# METHOD



**1026** online interviews

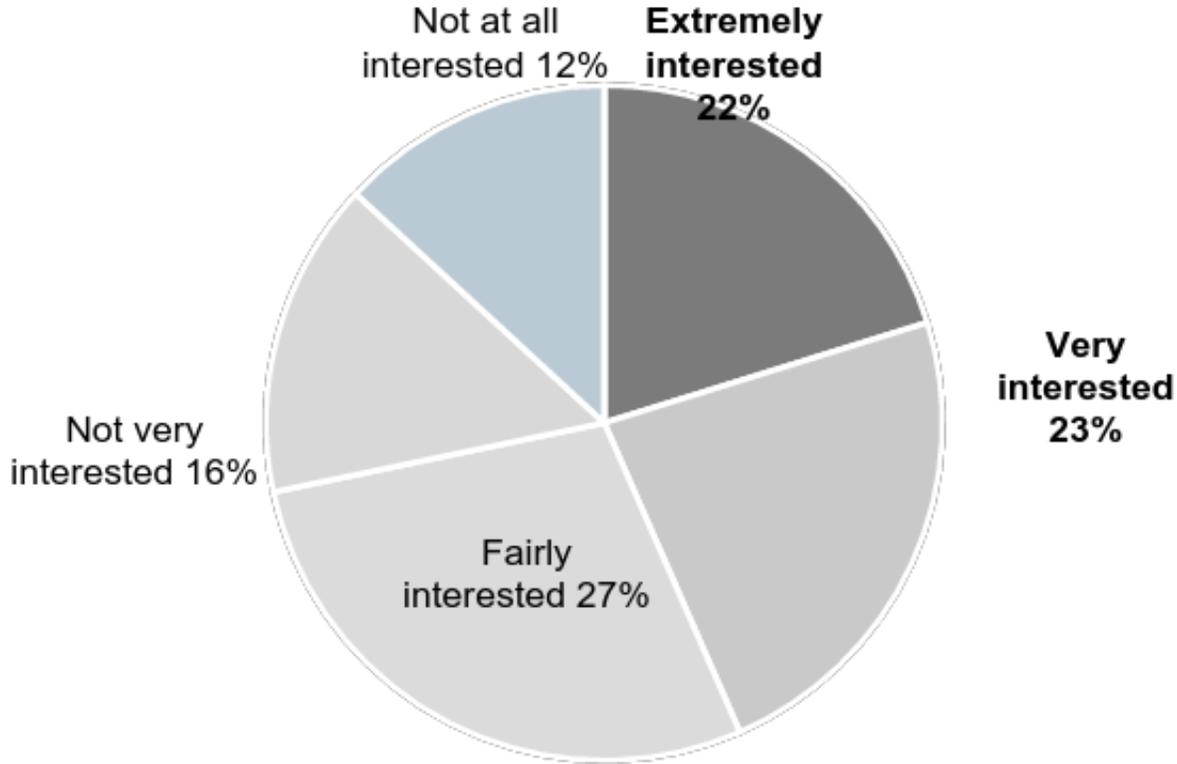
Nationally representative GB adult population sample

From Toluna online panel

Data collection: 16<sup>th</sup> May 2017

## INITIAL RESPONSE – TRIGGERS AND BARRIERS

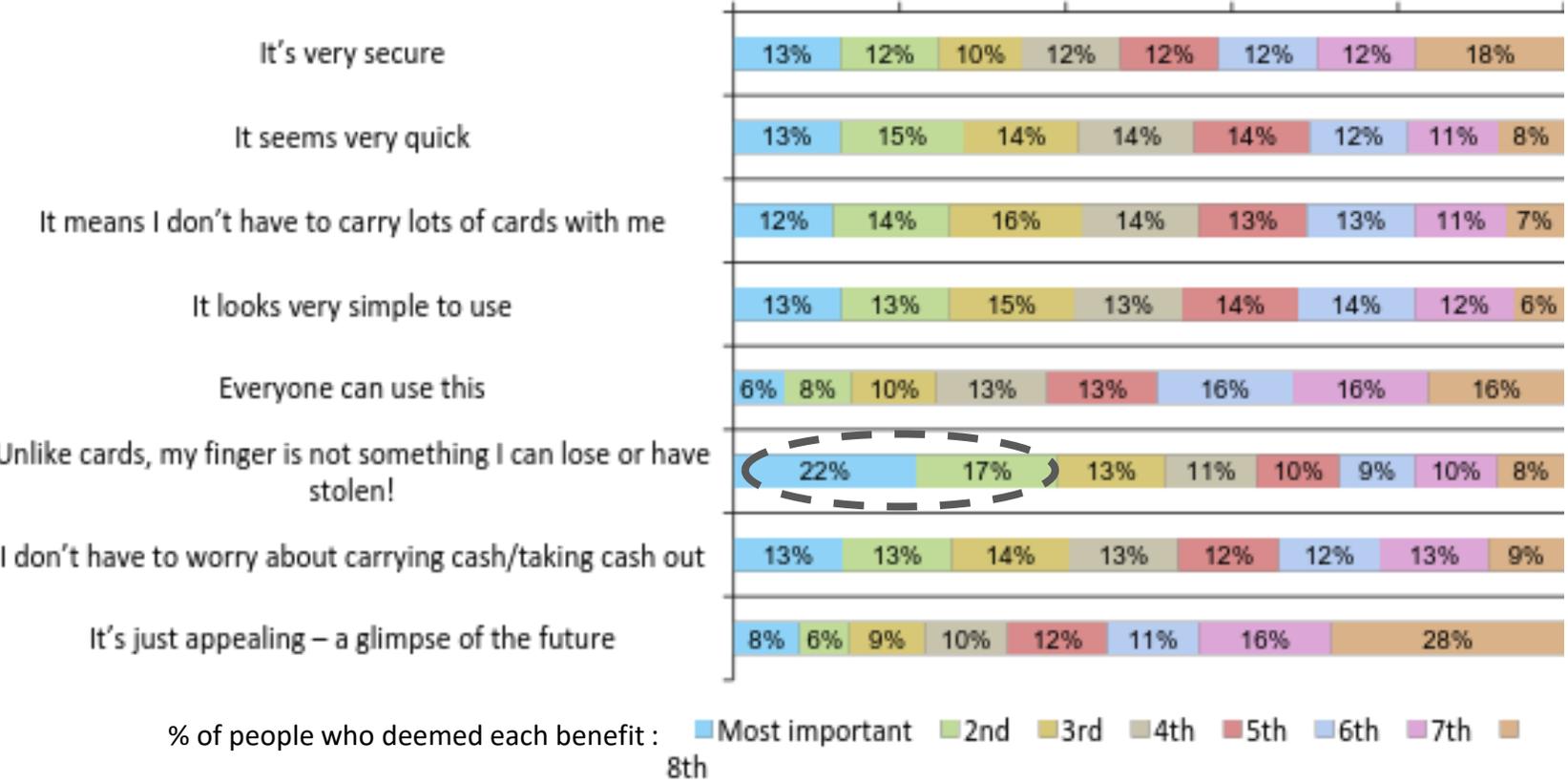
Initial response to the concept is **highly positive** – with 45% of adults either ‘extremely’ or ‘very interested’ (and only 1 in 10 ‘not at all’)



Q1. Just from what you've seen and heard so far, how interested do you think you would be in using this, if it was available in the places where you shop, or the bars and restaurants where you go?

Base: all (1026)

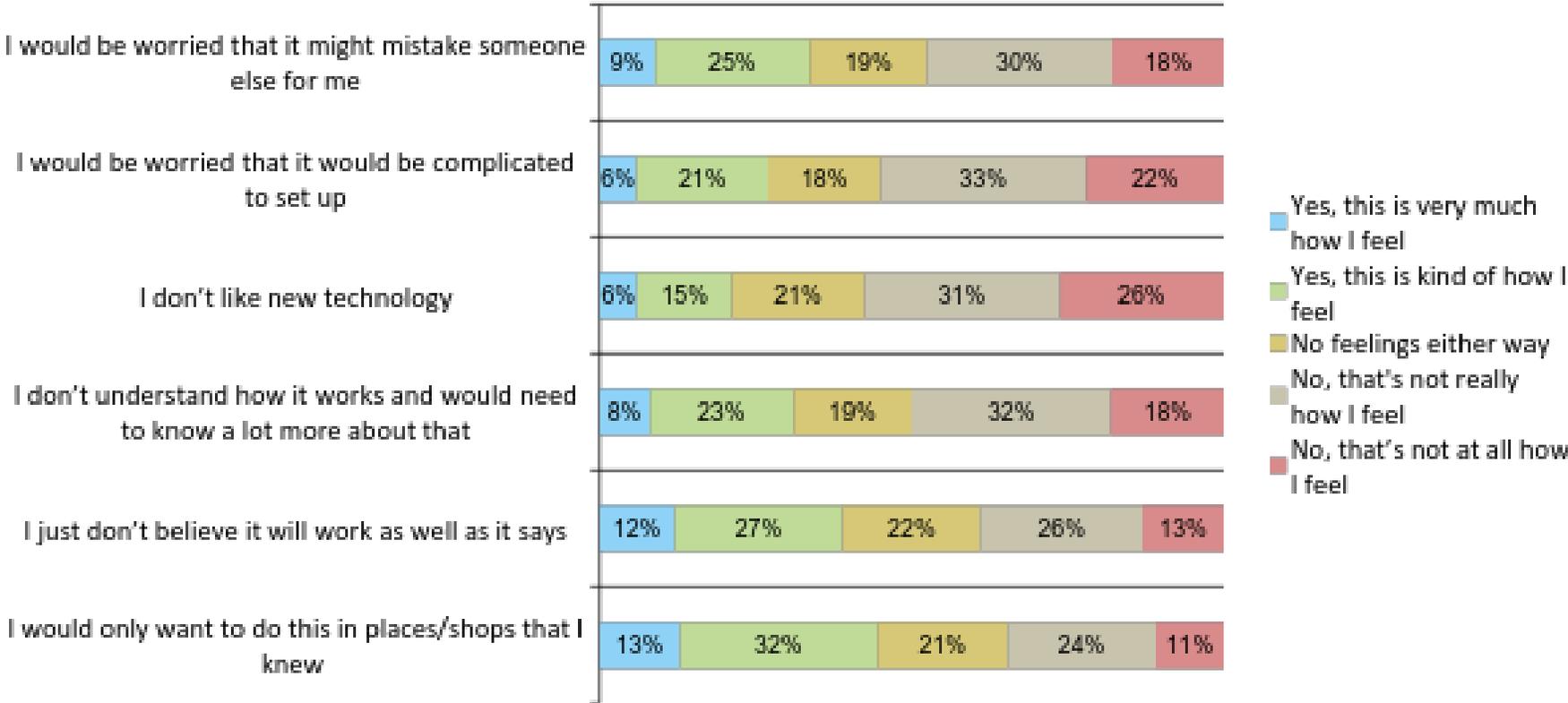
The simple fact that the system avoids loss/theft is **the most immediate trigger**. Beyond this, there's no individual focus – people see a wide range of benefits. Generally, convenience/practicality tends to outweigh security as a reason for appeal.



Q2. What do you think are the most appealing things about this new technology? Please put these into order of importance for you.

Base: all (1026)

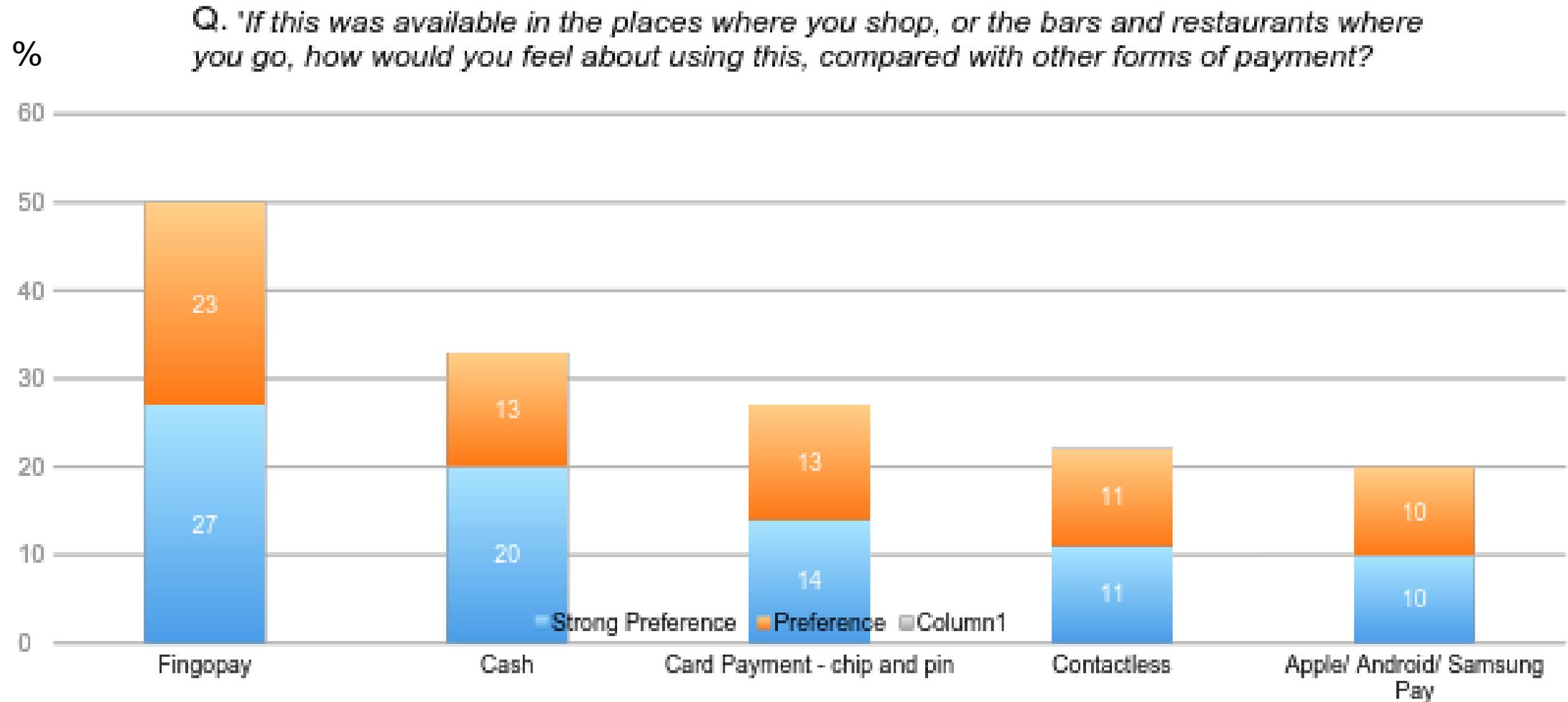
There are no strong barriers to acceptance. There is some initial caution (45% would only want to use it in familiar locations) and a clear need for confidence, but little resistance to new technology, or perceptions of a complicated setup.



Q3. Are there any things that you would be concerned about, or want to know more about, before you would be happy to start using this? Please use the scale to show how much each of these might apply to you.

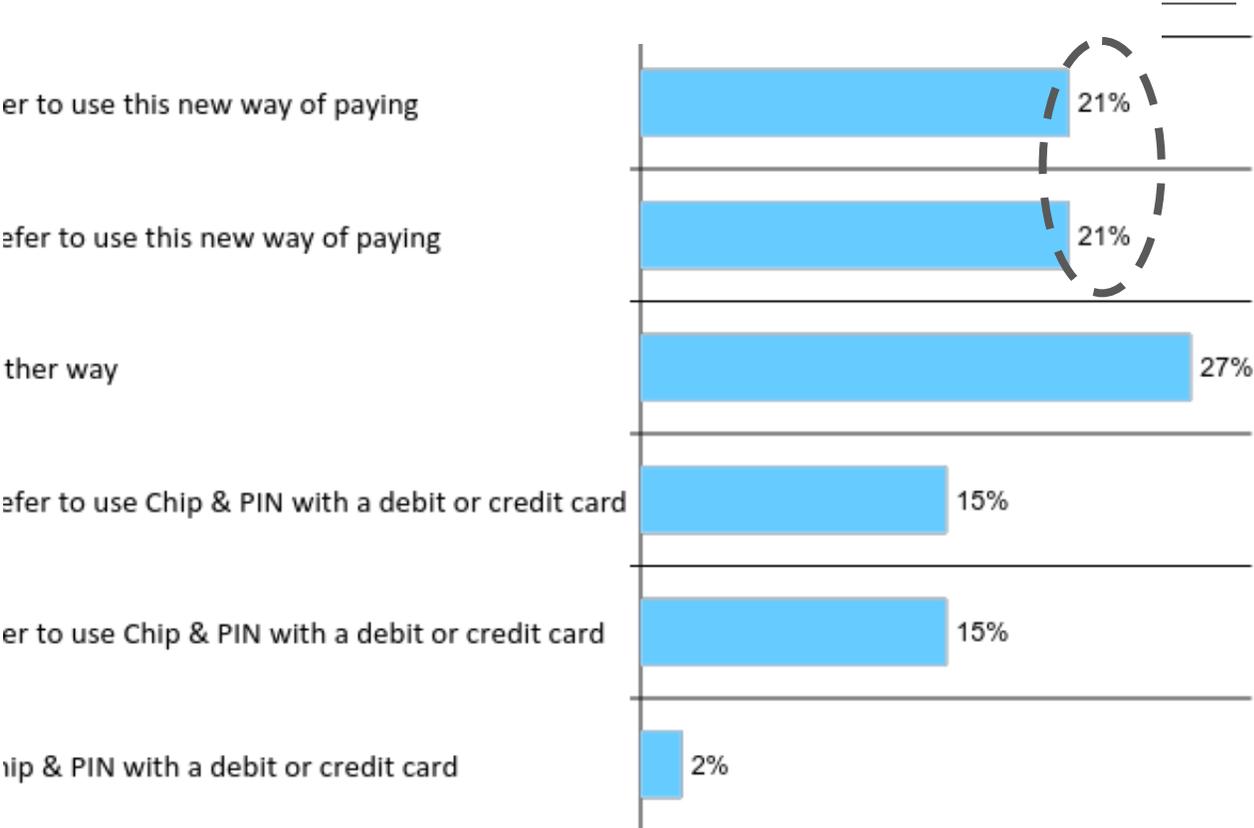
## COMPARISON WITH OTHER PAYMENT METHODS

# Fingopay vs. other payment options



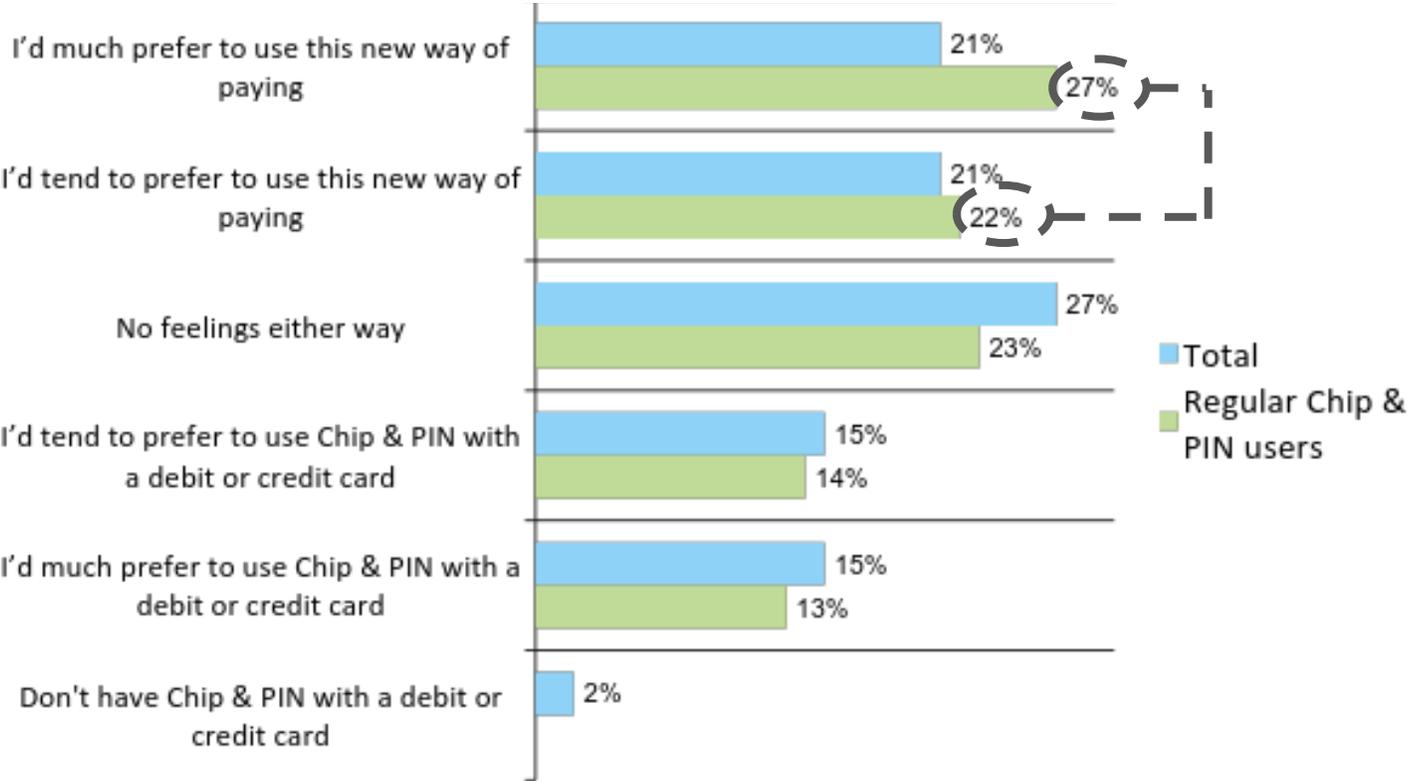
UK online survey, May 2017 - 1026 sample. users of payment services 3 or more times per week

On balance, **more (4 in 10) would prefer to use Fingopay** than use Chip & PIN (3 in 10)



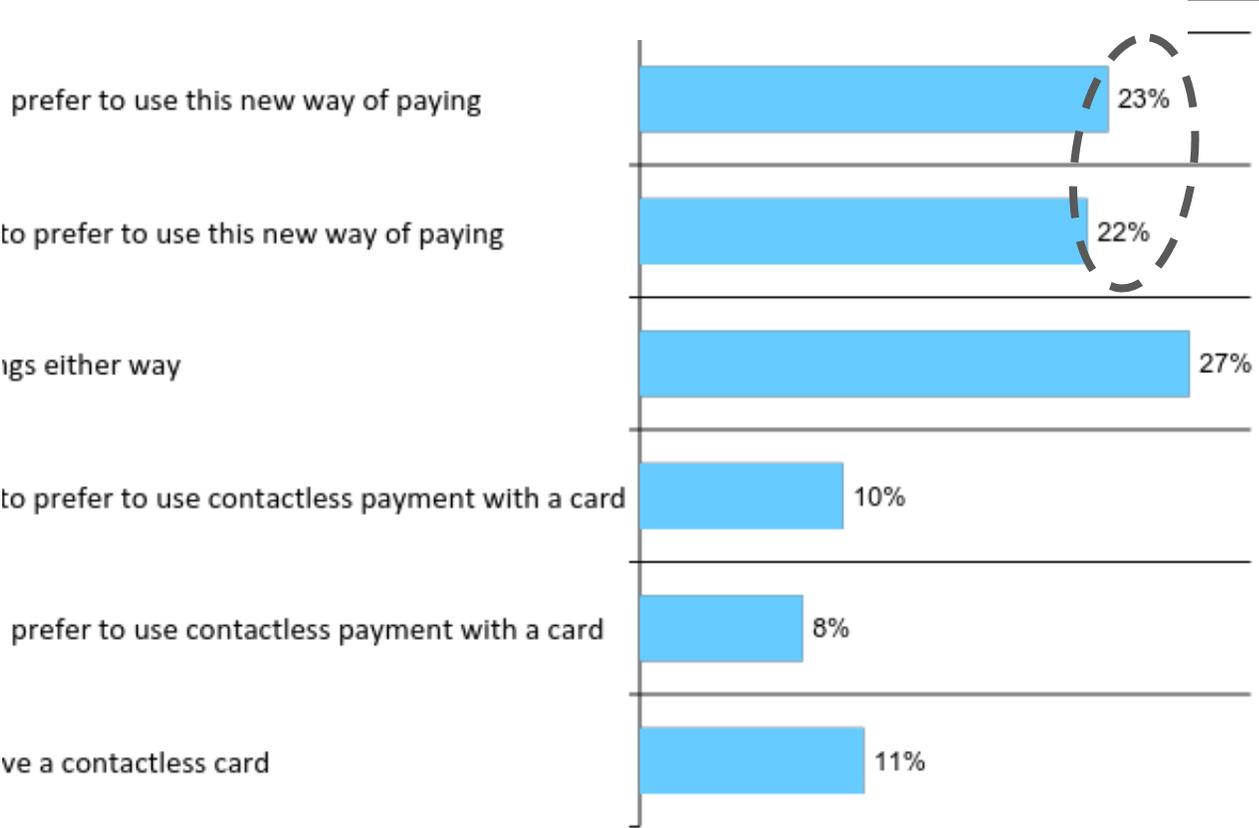
Q4. If this was available in the places where you shop, or the bars and restaurants where you go, how would you feel about using this, compared with Chip & PIN with a debit or credit card?

This is even more pronounced in favour of Fingopay, if we look specifically at those who are regular (3+times a week) Chip & PIN users – **half of whom** would prefer to use Fingopay



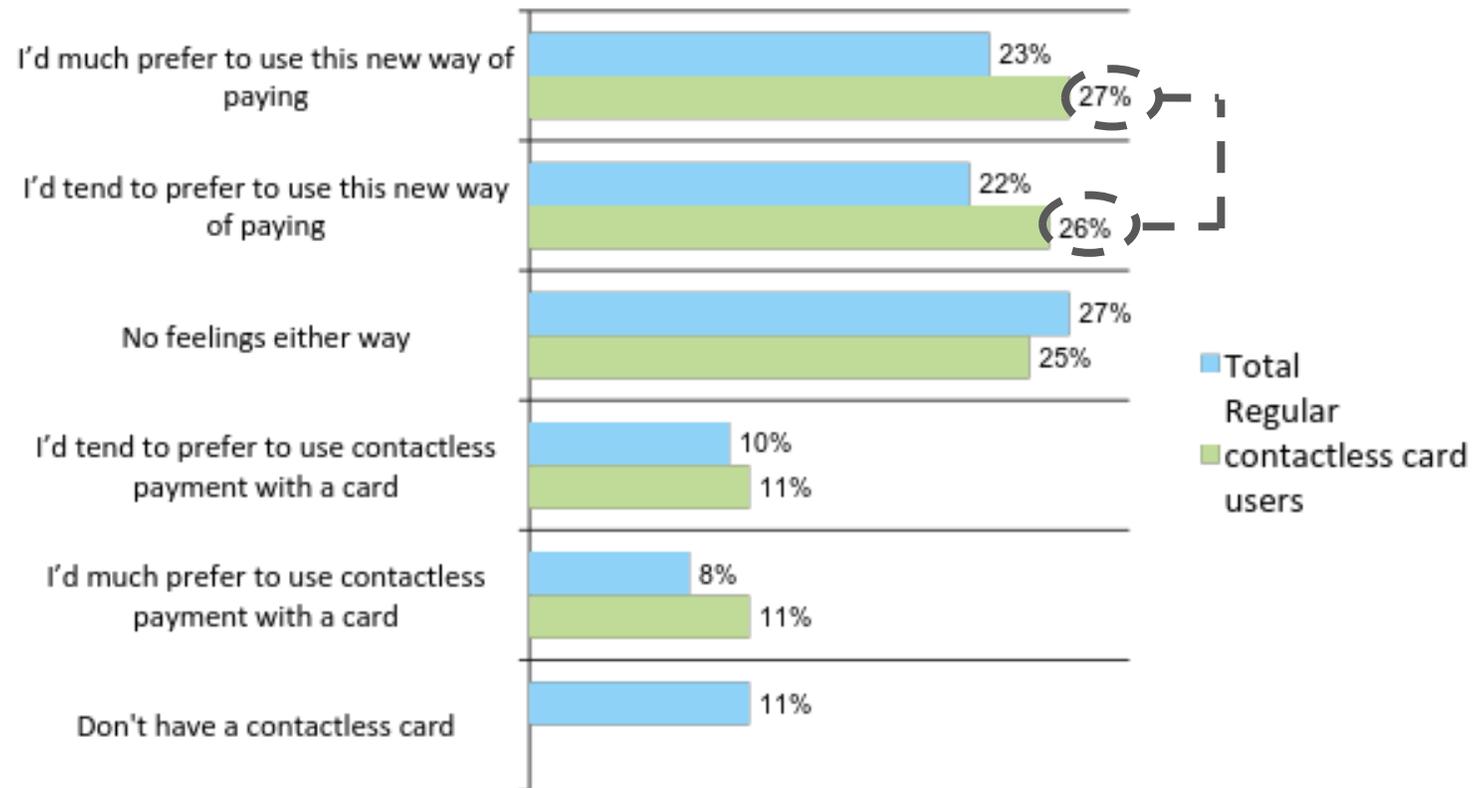
Q4. If this was available in the places where you shop, or the bars and restaurants where you go, how would you feel about using this, compared with Chip & PIN with a debit or credit card?

Fingopay is also **preferred to contactless payment with a card** – by 45% of adults (this rises to 50% once we remove those who don't have contactless), versus 18% who would prefer contactless with a card



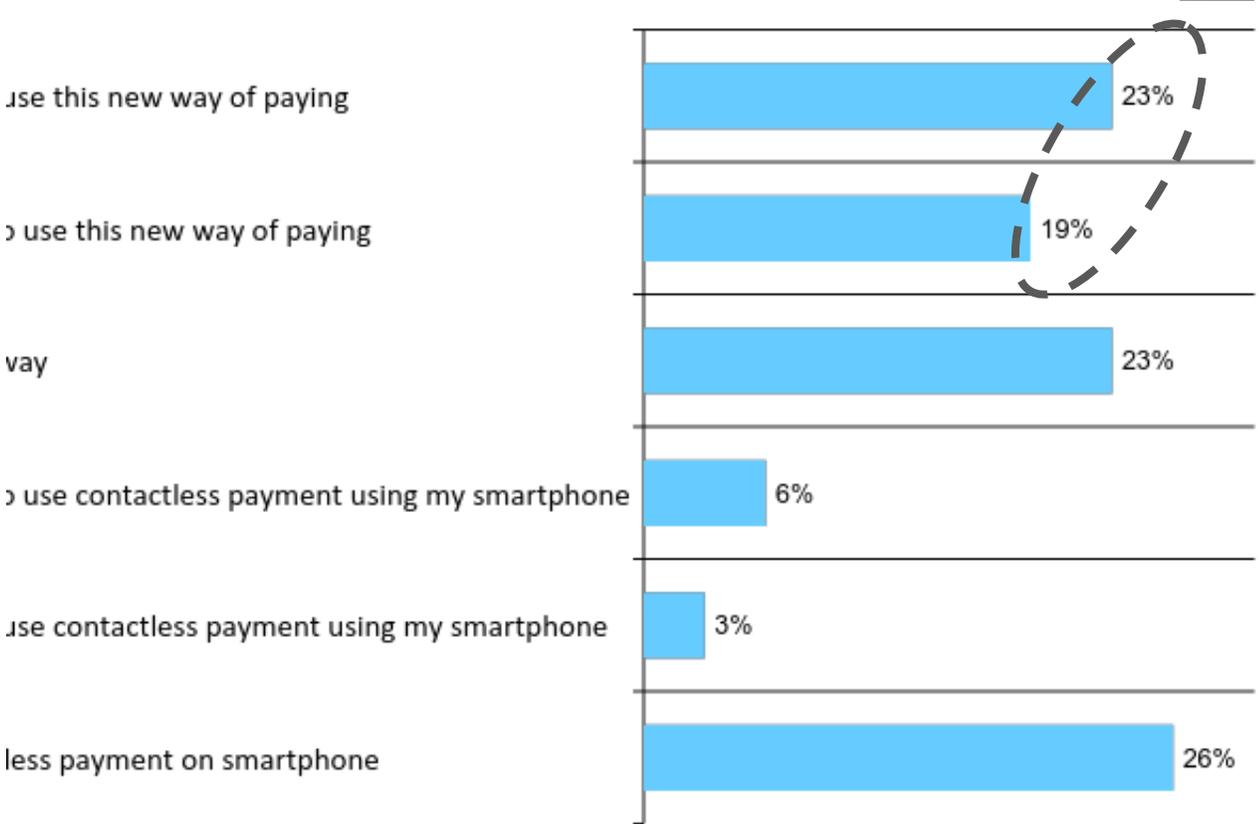
Q6. *If this was available in the places where you shop, or the bars and restaurants where you go, how would you feel about using this, compared with contactless payment with a card?*

... and rises further to **53% in favour of Fingopay** when we isolate regular (3+times a week) contactless with card users.



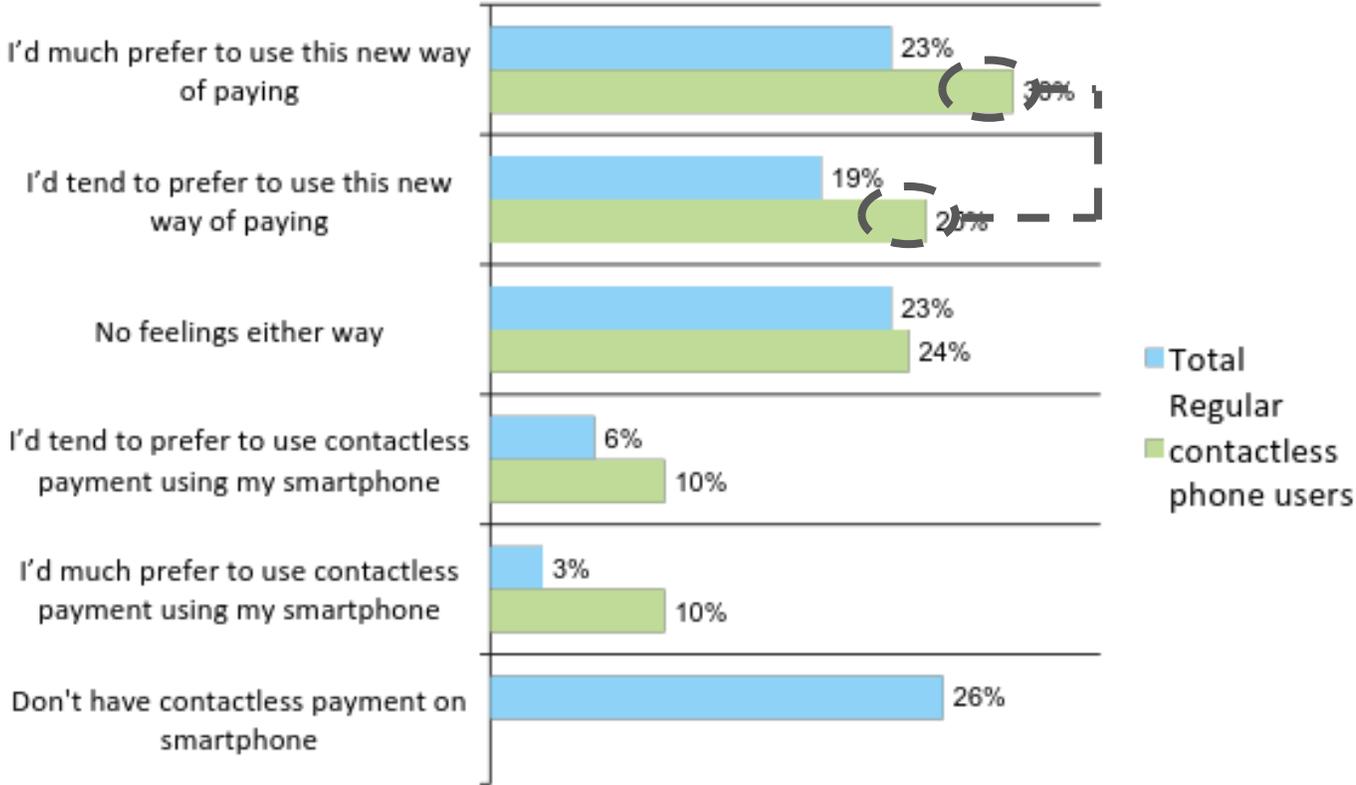
Q6. *If this was available in the places where you shop, or the bars and restaurants where you go, how would you feel about using this, compared with contactless payment with a card?*

# Fingopay does even better in contrast with using contactless payment via smartphone – preferred by a margin of four to one



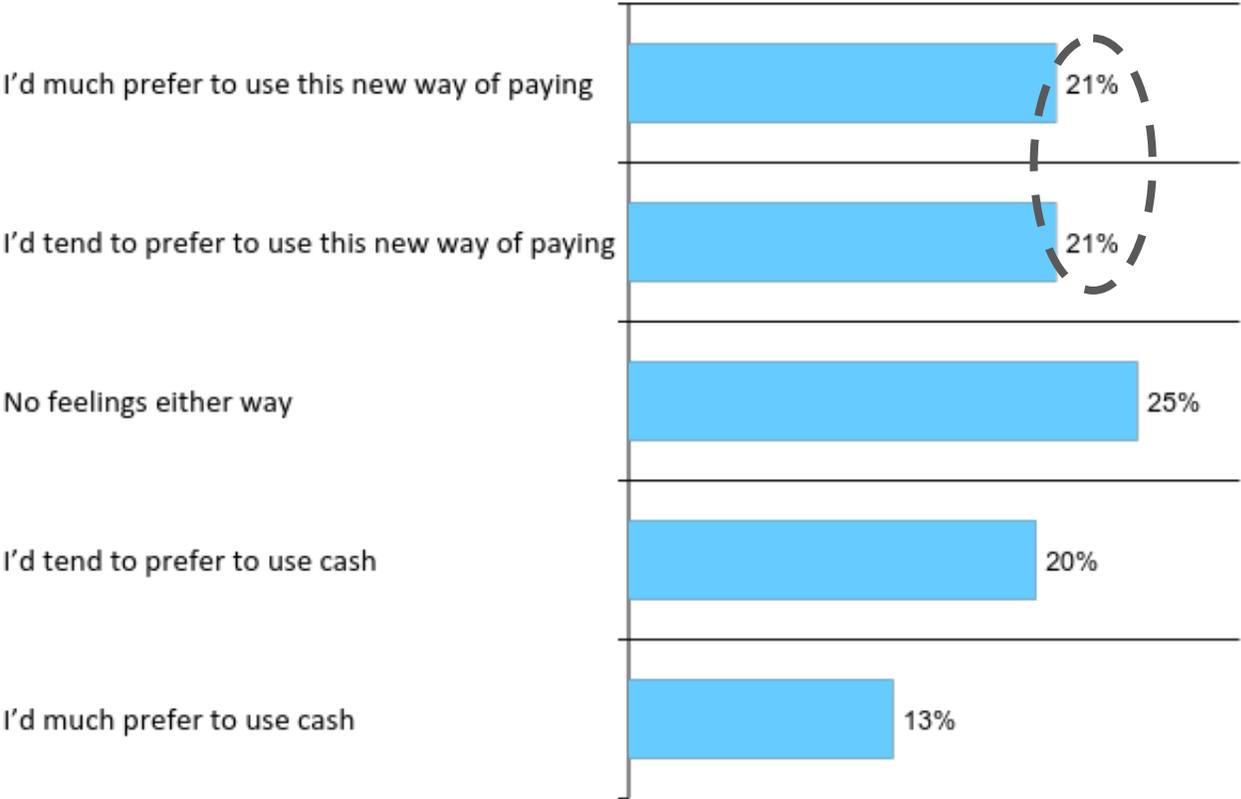
Q7. If this was available in the places where you shop, or the bars and restaurants where you go, how would you feel about using this, compared with contactless payment using your smartphone?

Again, **the choice in favour of Fingopay is strong** amongst the regular (3+times a week) contactless via smartphone users



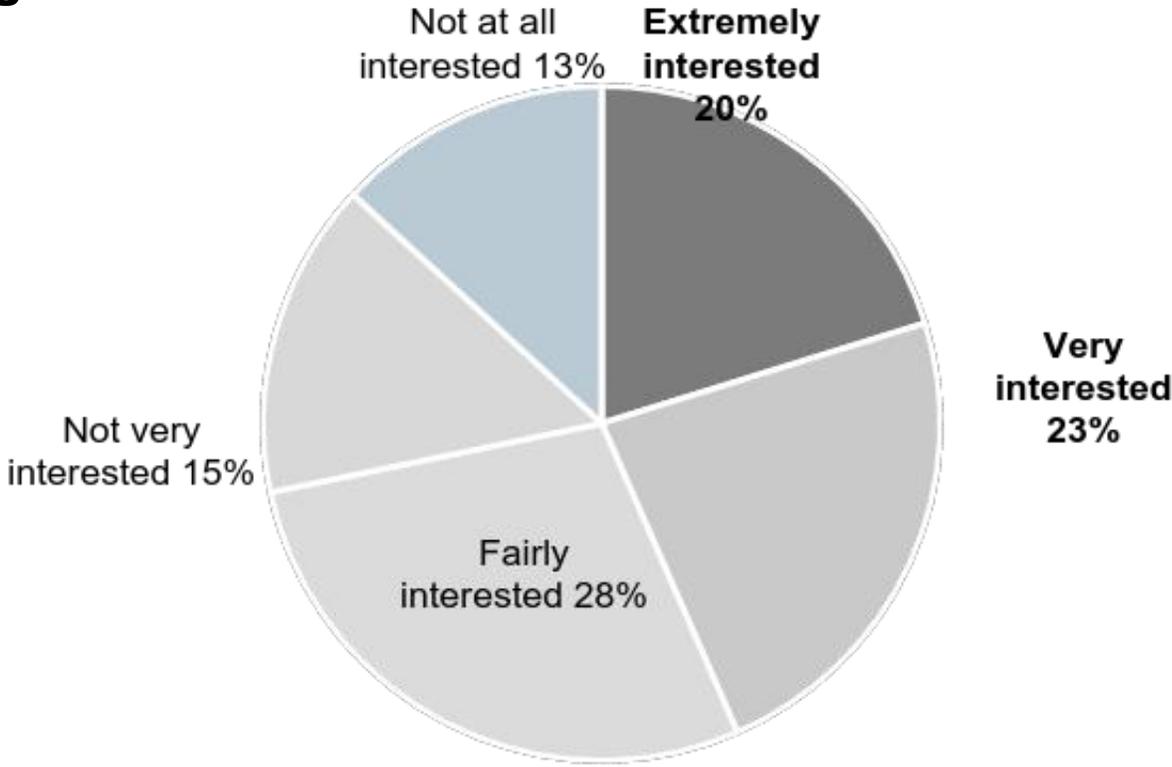
Q7. If this was available in the places where you shop, or the bars and restaurants where you go, how would you feel about using this, compared with contactless payment using your smartphone?

**Even compared with using cash, Fingopay is preferred – the results are very similar to those for Chip & PIN**



*Q5. If this was available in the places where you shop, or the bars and restaurants where you go, how would you feel about using this, compared with cash?*

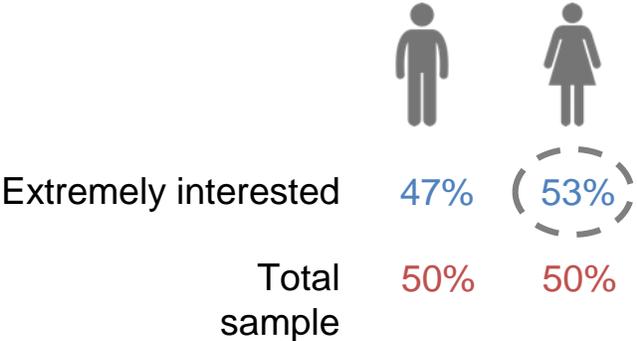
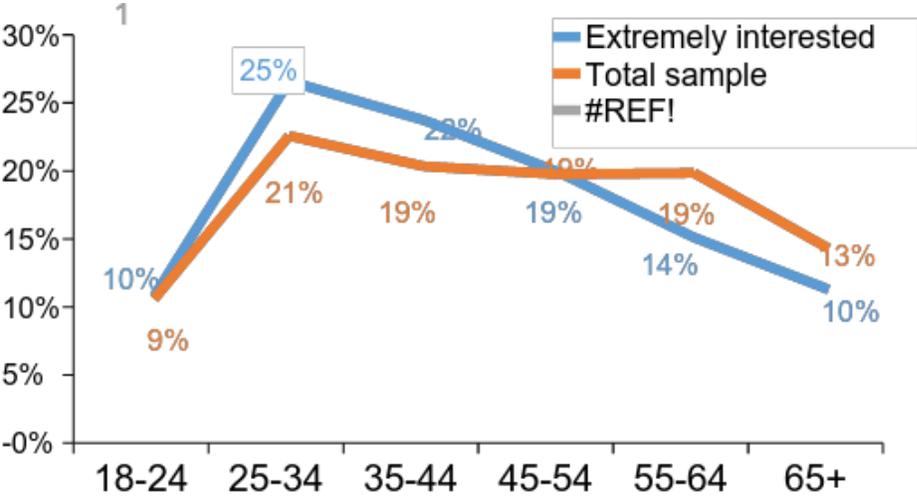
Considered response is **practically identical** to how people felt when the first saw this – they remain **highly interested** in the concept – indications for potential adoption, on this basis, are **very strong**



Q10. Now that you know more about it, how interested do you think you would be in using this system, if it was available in the places where you shop, and where you go?

Base: all (1026)

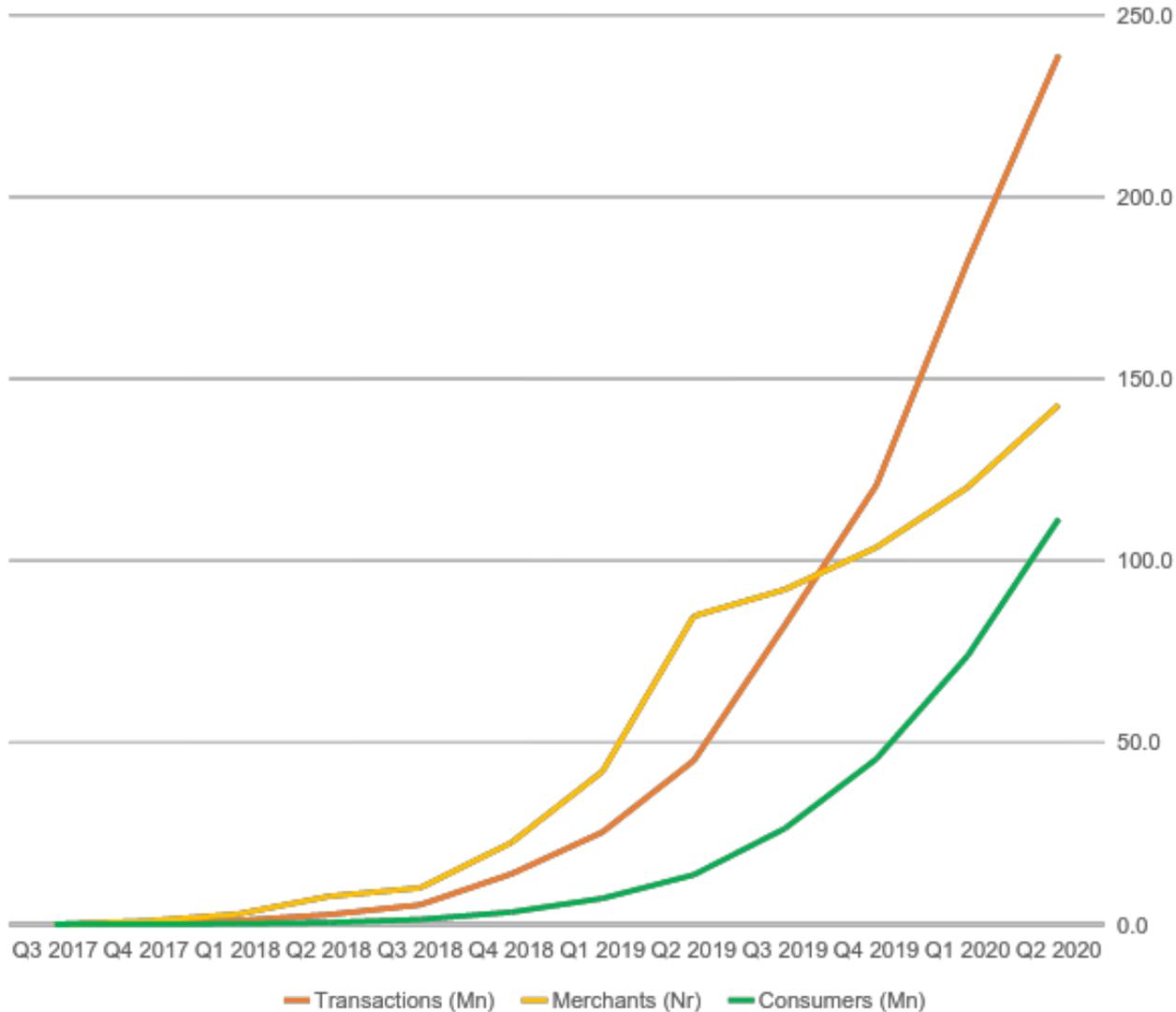
The profile of those most interested is, understandably, younger, and has something of a female bias – but in other respects is broadly in line with the overall population. In other words, the concept has very widespread appeal



Base: all (1026), those 'extremely interested' after consideration (209)

# 3 Year Growth Plan

## FINGOPAY GROWTH PLAN - GLOBAL



Europe, Japan, USA, Australia and New Zealand

### Targets by Q2 2020

- 143 Retail businesses
- 111m Customers
- 956 million transactions



FIN GO PAY

The image features two hands cupped together, holding a glowing orb of light. The background is a warm, golden glow with soft rays of light. The text 'FINGO PAY' is overlaid in the center. 'FINGO' is in white, 'PAY' is in white, and 'GO' is in a vibrant pink color. The 'G' and 'O' are stylized, with the 'G' having a small arrow pointing right and the 'O' having a small arrow pointing left, suggesting a circular or continuous process.

FINGO PAY



FINGO PAY



FINGOPAY

A photograph of two young women with long hair, smiling broadly and making a heart shape with their hands. They are wearing red and black plaid shirts. The background is bright and slightly blurred, suggesting an outdoor setting. The text 'FINGO PAY' is overlaid in the center in a white, sans-serif font. The 'G' and 'O' in 'FINGO' are stylized, with the 'G' having a red outline and the 'O' having a red outline and a small red arrow pointing to the right.

FINGO PAY

# Going Global



# Going Global



# Going Global



# Going Global



# Going Global



# Going Global



**HITACHI**  
Inspire the Next

 worldpay

**BT** 



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



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By 2020, it is expected  
That more than \$5.6<sup>tn</sup>  
of Payments will be  
secured by biometric  
technology\*

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\*Goode Intelligence Report, Sept 2015.



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“Sthaler has created a whole new category beyond payments and loyalty. It provides a new model for retail, that all retailers want but currently can’t get”

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Vikrant Bhalla, Toshiba, European Director of Solutions





# FINGOPAY

Try it for yourself today.

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STHALER

Sthaler, 1 Fore St, London EC2Y 5EJ