



Nakjo Shishkov

22 May 2023

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FIDO in payment authentication

As easy as unlocking your
device



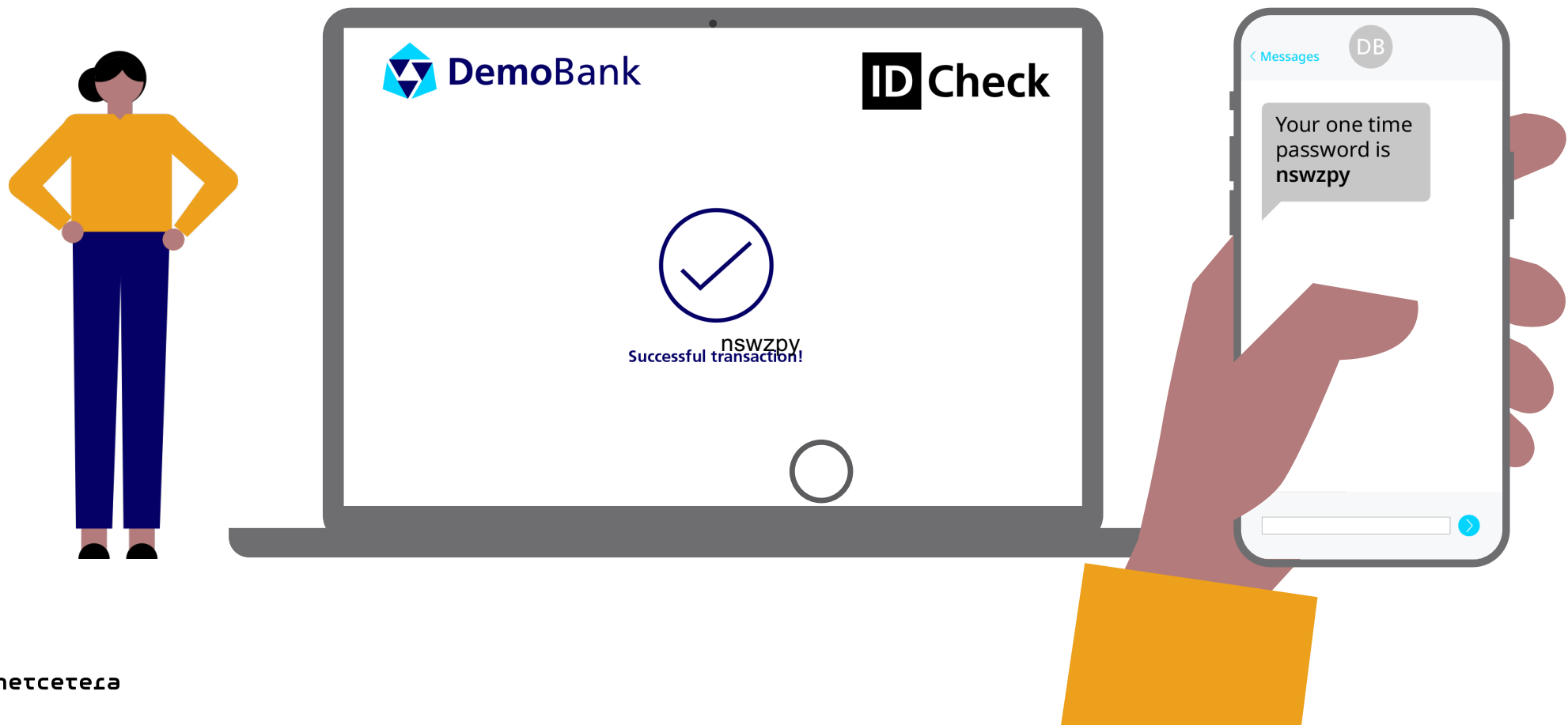
“ *Biometric technologies perfectly match consumers’ expectations of getting the secure payment solutions of tomorrow, in line with the increased digitalization of lifestyles.*

This can significantly benefit consumers, retailers, and banks by improving the purchase experience and better securing the transaction.”

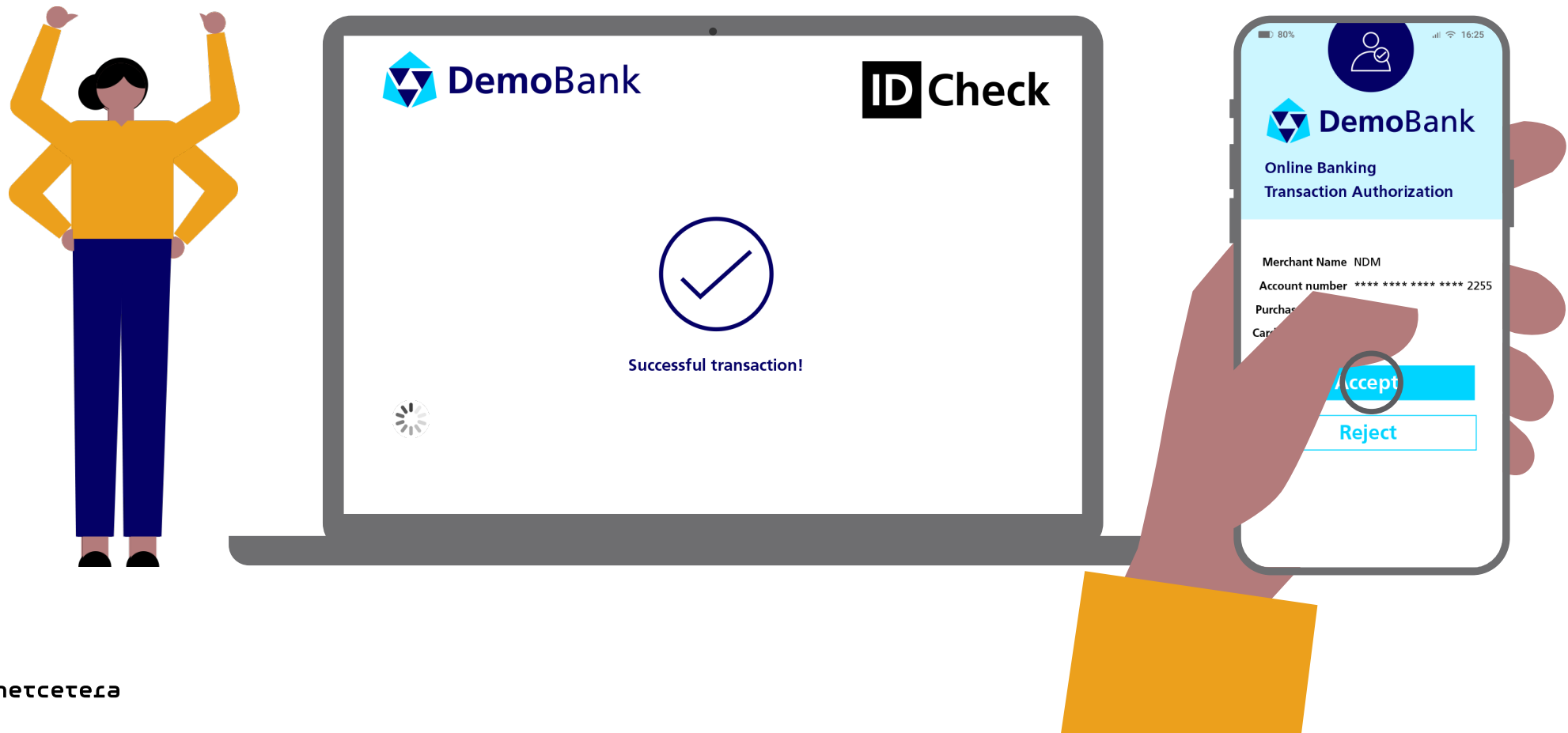
Javier Perez, President, Mastercard Europe.



The current landscape: OTP (one time password) authentication



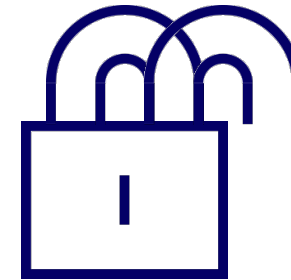
The current landscape: Out-Of-Band authentication



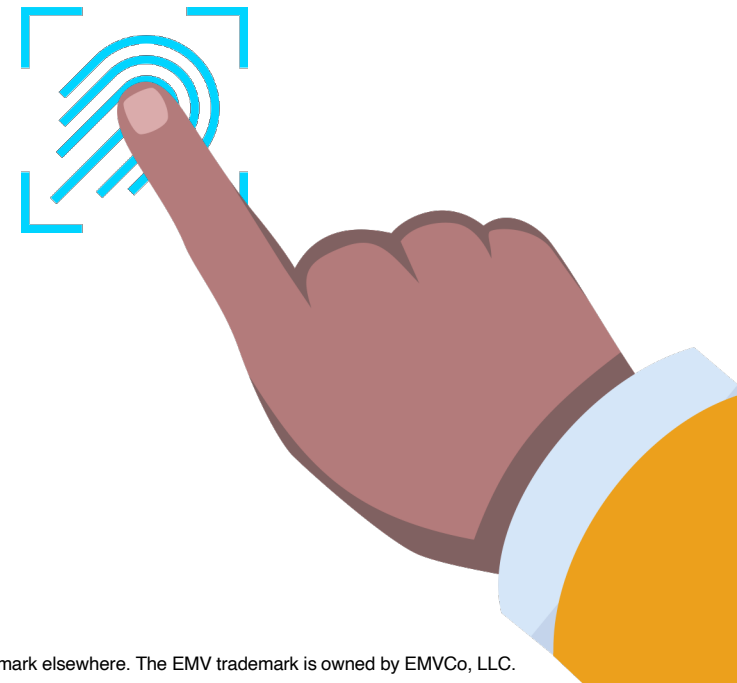
Can we do it better?



Building blocks: The future of authentication



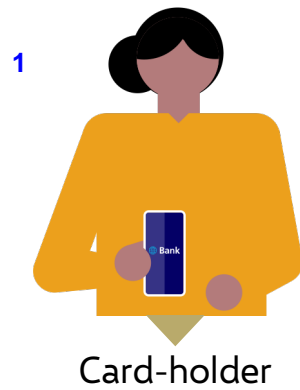
Secure Payment Confirmation



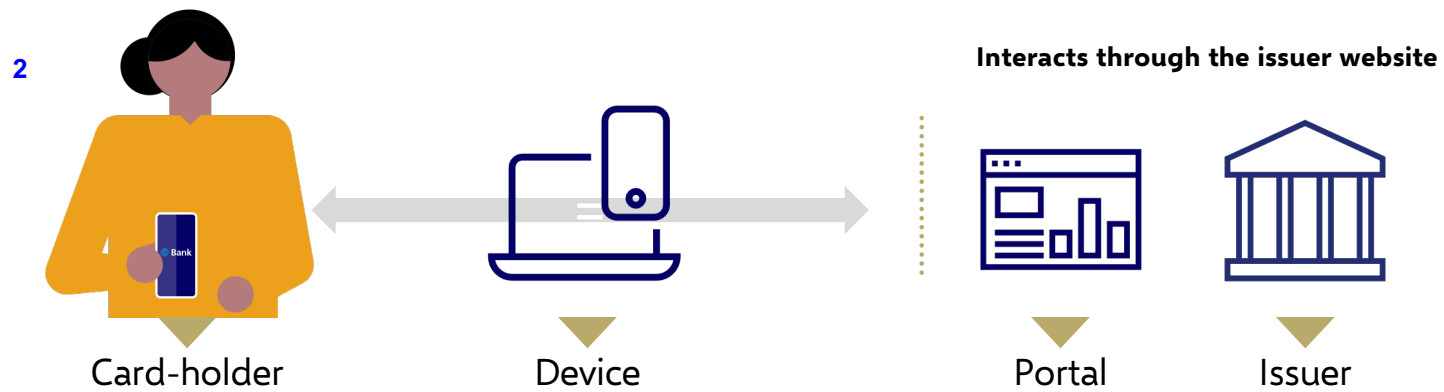
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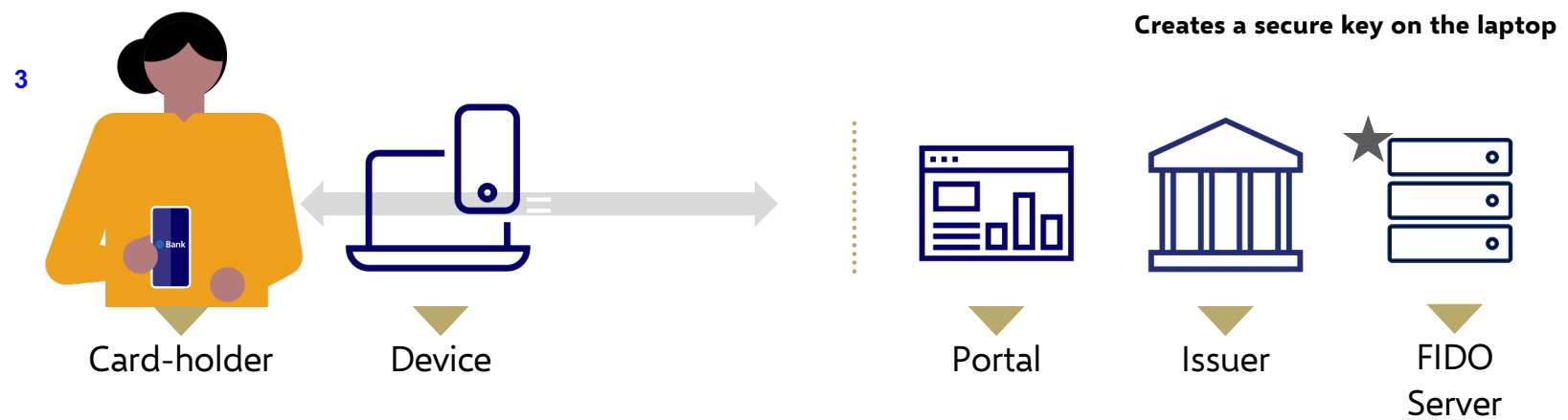
Easy enrollment



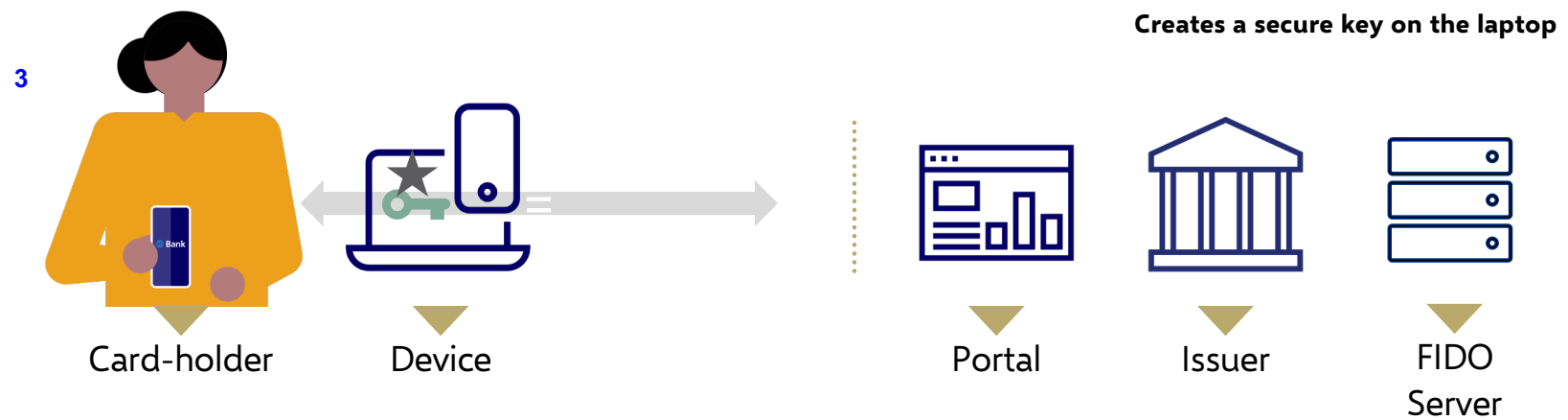
Easy enrollment



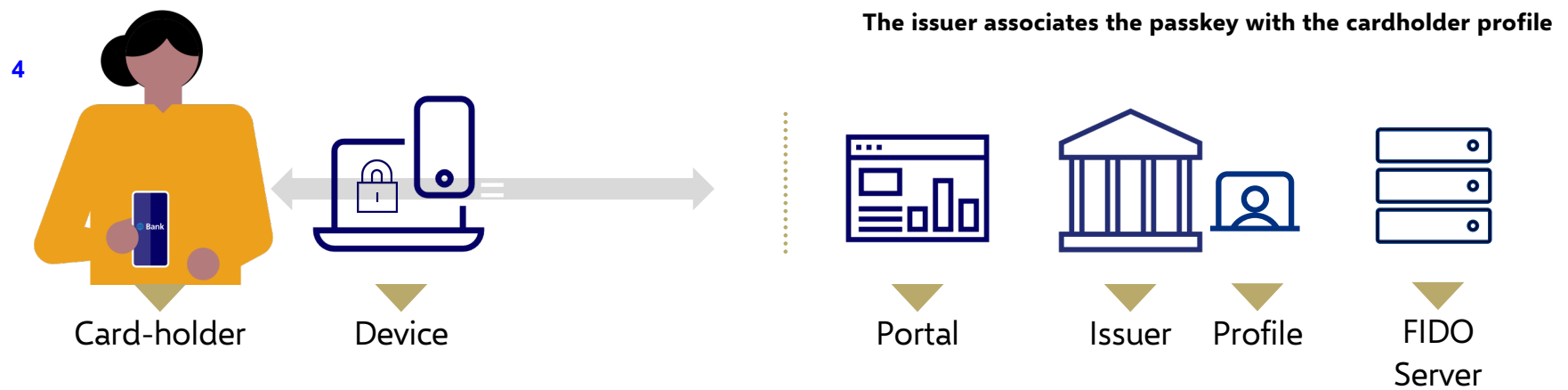
Easy enrollment



Easy enrollment



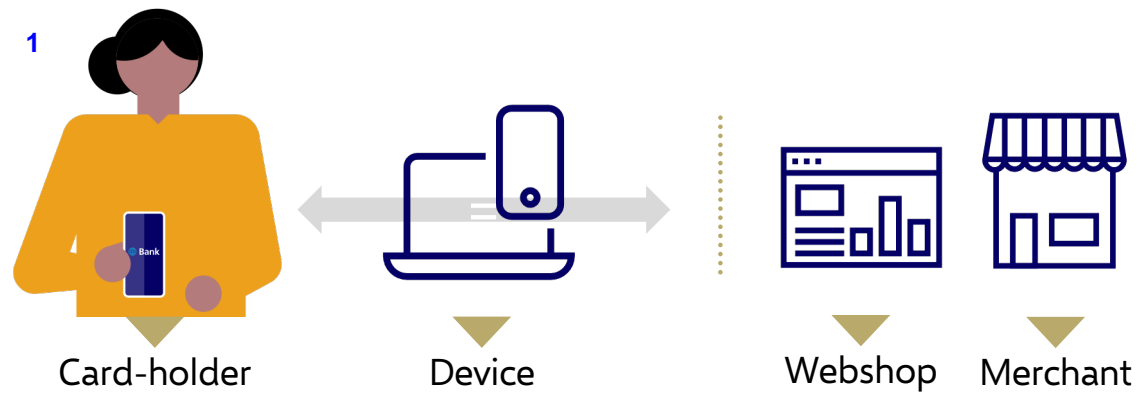
Easy enrollment



Easy enrollment



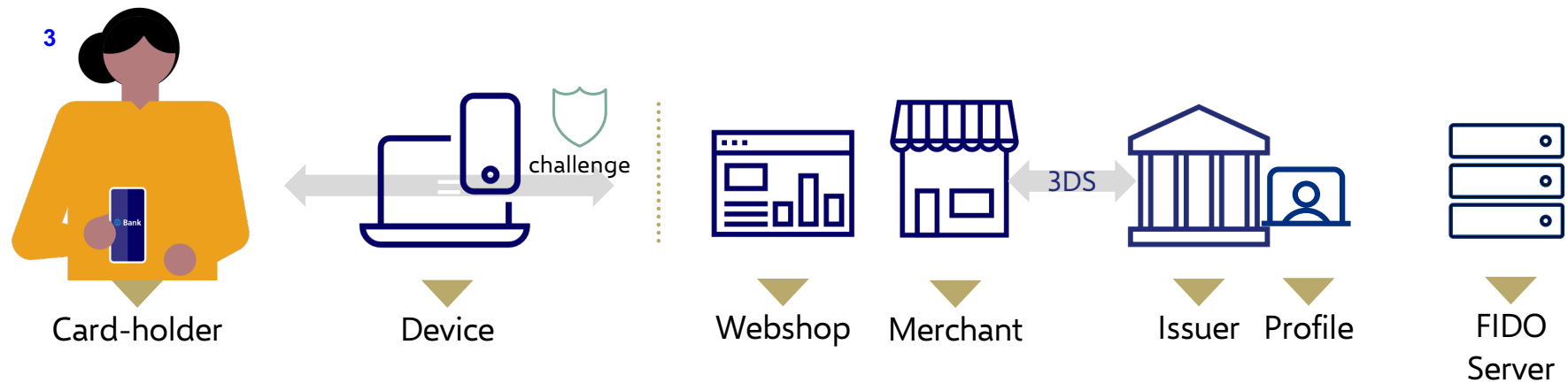
Under the hood: Authentication via SPC



Under the hood: Authentication via SPC



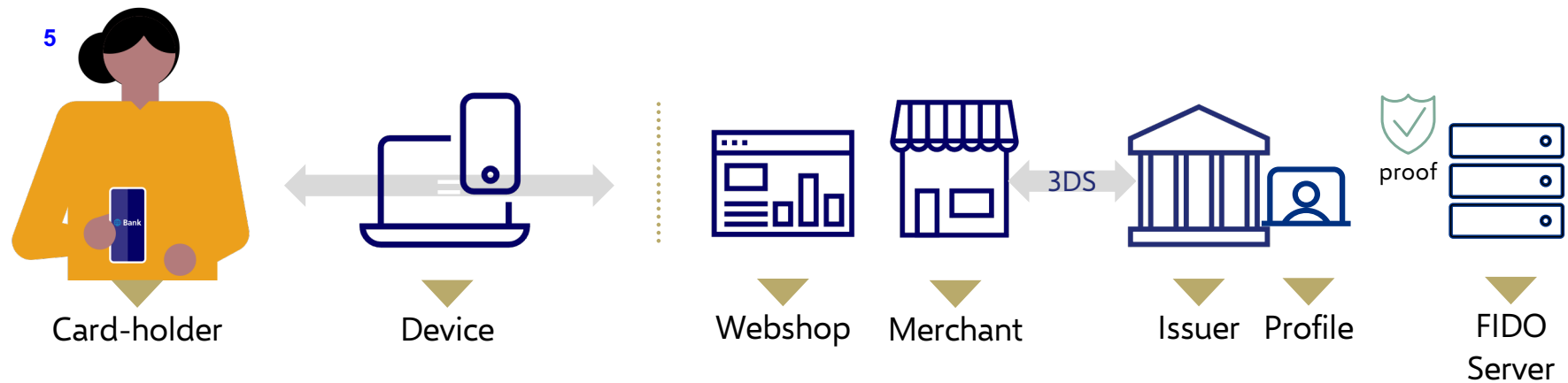
Under the hood: Authentication via SPC



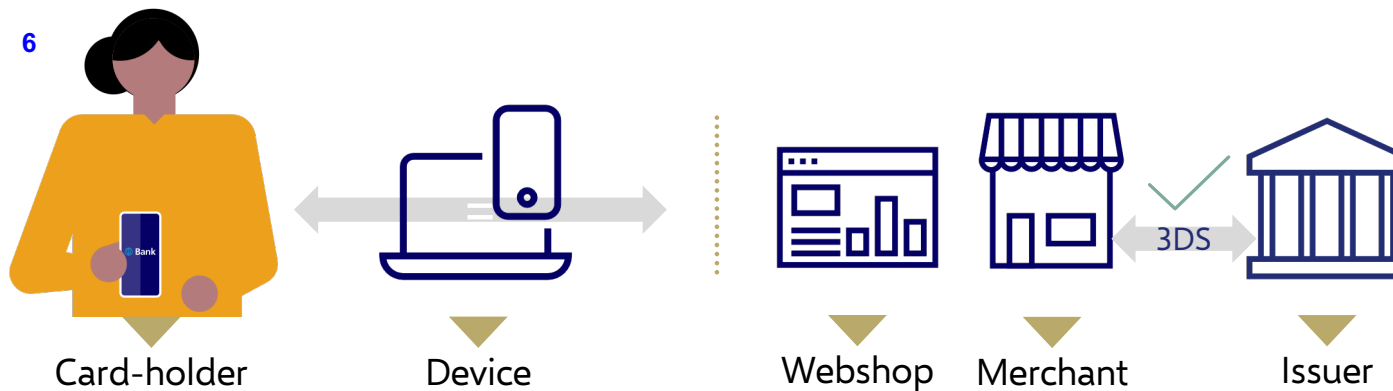
Under the hood: Authentication via SPC



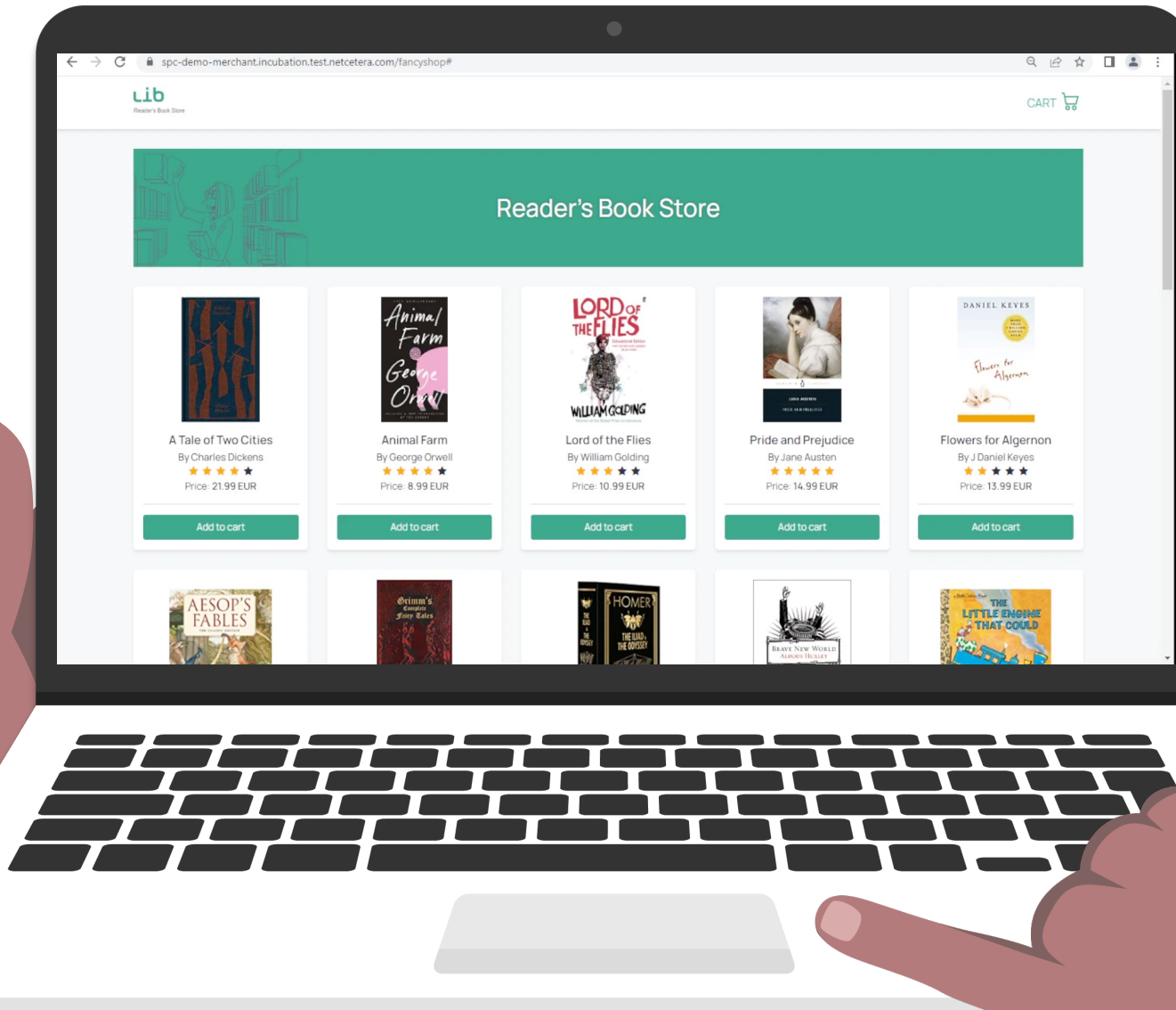
Under the hood: Authentication via SPC



Under the hood: Authentication via SPC



As easy as unlocking your device





Reader's Book Store



Crime and Punishment
By Fyodor Dostoyevsky
★★★★★
Price: 10.99 EUR

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By Alexandre Dumas père
★★★★★
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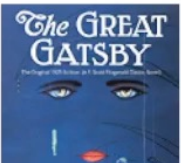
Of Mice and Men
By John Steinbeck
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Checkout



Payment Details

Card Number

4000 0000 0000 0001

Valid Until

12/25

CW

123

Shipping Details


John Smith
5-th Ave, New York
USA
john@smith.com
+44 01212 112233



Pay 45.96 EUR

What information it presented?

Use Windows Hello to verify and complete your purchase?

Store	spc-demo-merchant.incubation.test.netcetera.com
Payment	 Netcetera ACS: 400000*****0001
Total	EUR €45.96

[Verify](#) [Cancel](#)

Authenticator

Bank logo

Amount

Merchant

Payment method

Old wine in new glasses?



Today's devices have built-in biometric authenticators that support FIDO



Users are familiar with the gesture of scanning a fingerprint or a face to authenticate an action



Leading companies combine and evolve the technology through groups, alliances and associations tailoring **Secure Payment Confirmation**

Thank you



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