

Thales Gemalto Voice Payment Card

Hear how much you're paying



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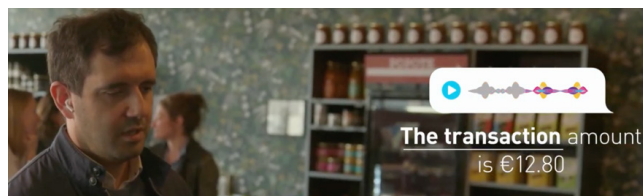
Banking & Payment Services

A new payment card that improves the financial inclusion of people with a visual impairment



The Voice Payment Card provides banks with a **highly convenient and reassuring solution** that enables their customers with visual impairments to make safe in-store payments by hearing each step of the transaction. The Voice Payment Card is **the first and only payment card of its kind certified by Mastercard and successfully evaluated by VISA**, and it's a real game changer for people with a disability. With its discreet and secure assistive technology, it gives greater autonomy and makes each payment more secure and trusted. It is also quick and easy for issuers to deploy because no POS terminal upgrades are required.

What is the Thales Gemalto Voice Payment Card?



The Voice Payment Card is an innovative, simple-to-use and convenient payment card which can be used as a standard payment card, in contact or contactless mode. It's easily paired with the cardholder's smartphone app, which vocalises each step of the transaction. When the user wants to take advantage of the card's innovative voice feature and hear the instructions, they simply need to insert it into the merchant's payment terminal.

The details of each step – the amount, PIN validation*, remaining attempts in case of an incorrect PIN* and transaction completion – are encrypted and sent by the card to the phone, enabling the cardholder to hear this information clearly and to pay in confidence.

*: where offline PIN is supported



Thanks to the Voice Payment Card, users can be sure they are being charged the right amount.

And cardholders only need their card and their phone and no other devices.

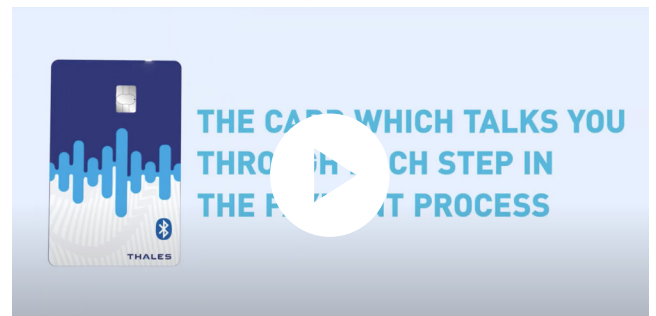
Security and the Thales Gemalto Voice Payment Card

Only paired smartphones can voice the transaction information thanks to a security layer automatically set up during the pairing between the card and the phone.

Pairing is only completed after the first successful payment in contact mode.

If customers change their smartphone, they need to pair it again with the card as described below.

How does the Thales Gemalto Voice Payment Card work?



The process is designed to be simple:

1. When customers receive their new card, they tap it on their phone to pair the two devices.
2. Every time they insert their card in a POS terminal to make a payment, their Voice Payment Card will automatically connect to their smartphone.
3. Their phone says the transaction amount before they enter their PIN on the POS terminal to confirm payment.
4. Their phone then delivers an audio confirmation of the transaction. The transaction amount can be repeated.

The smartphone and the Voice Payment Card communicate with each other via Bluetooth.

What makes it different from existing EMV payment cards?



The Voice Payment Card has **all the benefits of an EMV payment card**: it's the same size, it's accepted at any EMV POS, it's ubiquitous, and it's usable in contactless or contact mode for any standard payment.

In addition, it has:

- **A Bluetooth Low-Energy (BLE) chip**: it is embedded under the surface of the card and it interfaces with the mobile app on the user's smartphone. It's powered in contact payment mode, so the card can 'speak' only when it's inserted into the merchant's terminal.
- **An associated Voice Payment app**: Cardholders need to install a mobile app that guides them during payments. The app interfaces with the payment card, securely receives messages from the card, optionally displays them, and transfers them to the smartphone's speaker or earphones for instant vocalisation even if the phone's screen is off. Thales provides the Voice Card SDK that needs to be integrated into the issuer's mobile banking app or a dedicated app.

Optionally, the Voice Payment Card can be issued with a notch on one edge, to enable people who are visually impaired to easily recognise it among their other cards.

Why deploy it now?

A solution that's also welcomed by those with intellectual disabilities

More than 2 billion people worldwide have a visual impairment. On top of this, many people have some form of intellectual disability which makes it difficult for them to pay quickly and securely. In fact, **9 out of 10 people with a visual impairment have fallen prey to at least one scam or fraud or have made a card payment error.**

Current payment methods are not always adapted to their needs. Depending on the severity of their disability, in-store payment can be a source of stress, error or fraud.

This is why it's important for the payment industry to overcome barriers in order to give those with a disability the same standard payment experiences we all enjoy.

Limited investment and fast deployment

No POS terminal upgrades are required for the Voice Payment Card. There is no need for any firmware or hardware updates. It's functionally a standard EMV card with an added vocalisation feature.

It can still be used with traditional cardholder verification methods (CVMs) such as a PIN code, with legacy terminals or at ATMs.

A solution already certified or accepted by two major payment schemes

The Voice Payment Card is the first voice card certified or successfully assessed by international payment schemes **Mastercard** and **VISA** for commercial deployments.

Compliance and platforms

The Voice Payment Card complies with the latest industry standards:

- EMV ICC Payment Specification for Payment Systems (V4.3 – Book A to Book D)
- EMV Contactless Specifications for Payment Systems (V2.6 – Book A to Book D).
- ISO 7816 (1 to 4 /contact part)
- ISO 14443 (1 to 4 / contactless part)

Platform options

- | | |
|------------------|-------------------------|
| • JavaCard | 3.0.4 |
| • GlobalPlatform | 2.3 |
| • MChipAdvance | v1.2.3 |
| • VISA | VCPS 2.2.3
VIS 1.6.2 |



Why choose Thales Gemalto Voice Payment Card?

- **One of a kind:** A unique EMV payment card with voice functionality. The solution is based on many years of R&D and patent development by Thales.
- **Reliability:** Proven by several live deployments and pilots projects. Certified by Mastercard and successfully assessed by VISA.
- **Payment innovation designed for inclusion:** Positively contribute to your bank brand image by providing users with a disability with an innovative and customer-driven solution that boosts their inclusion in the card payment process.
- **Enhanced user convenience:** Payment in store automatically vocalised (no user action required)
- **Greater payment security:** Reassures people with a disability that they are making a real payment.
- **Customisable and intuitive:** Banks can easily develop the smartphone app thanks to Thales SDK.



Thales is the ideal partner to support banks during implementation phase.

Thales has put the Voice Payment Card through **12 months** of live trials with major banks in several countries.

With its proven experience of delivering banking and payment projects to **3,000 financial institutions**, Thales offers the expertise that banks need to ensure a successful deployment of its innovative Voice Payment Card.



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