



DAILY SERVICES BY PALM SCAN

See something familiar?



Source: <https://www.leatherwallets.org/blog/reduce-contents-of-your-wallet/>

Matiss Lacis



Engineer, speaker, entrepreneur



Biomedical engineering



Mechanical engineering
Business development



UNIVERSITY
OF LATVIA

Biophotonics

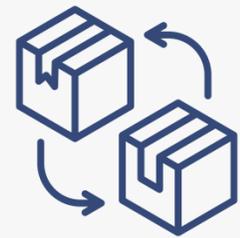


Data-driven business
development

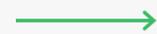


Chief Revenue Officer

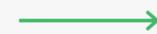
Historical Payment Methods



Bartering



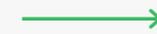
Gold & Silver



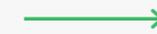
Metal Coins



Paper Money



Cards



Applications

It's **not** the end of the story

Biometrics



Source: <https://www.dermalog.com/turnkey-solutions/commercial/biometric-payment>



Source: <https://www.cnbc.com/2024/05/20/this-may-be-the-year-you-pay-with-your-face-as-biometrics-hit-tipping-point.html>



Source: <https://www.independent.co.uk/voices/bitcoin-iris-scanners-facial-recognition-iphone-apple-technology-latest-reason-be-terrified-a7855466.html>

Biometric Options: Fingerprint Recognition



- ✓ Easy to implement
- ✓ Potential use as 2FA



- ✗ Hygiene concerns
- ✗ Accuracy limitations
- ✗ High risk of spoofing

Biometric Options: Face Recognition



- ✓ High accuracy
- ✓ Potential age verification



- ✗ Expensive technology
- ✗ Consumer ethical concerns
- ✗ Negative public perception

Biometric Options: Eye Recognition



- ✓ Very high accuracy
- ✓ Good for access control



- ✗ Very complex and expensive
- ✗ Inconvenient user experience
- ✗ Consumer ethical concerns

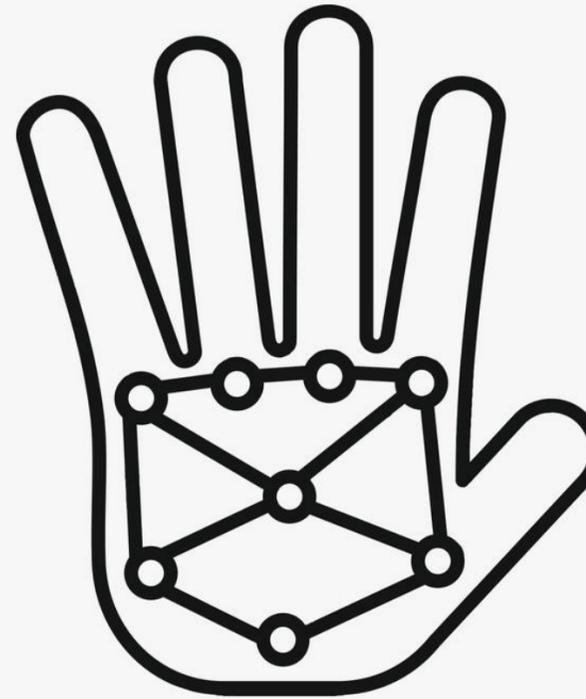


Which one to use for on-site payments?

Contactless Palm Scanning



Contactless palm scan

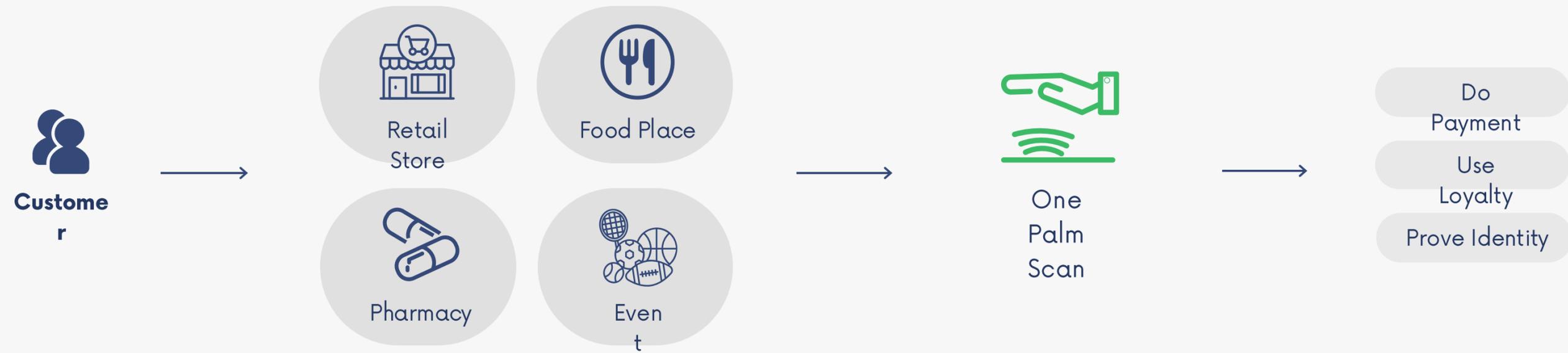


Palm vein structure



Payment authorization

Contactless Palm Scanning



No Friction

Simple palm scan without extra item

Fast User Experience

Less than 1 second matching time

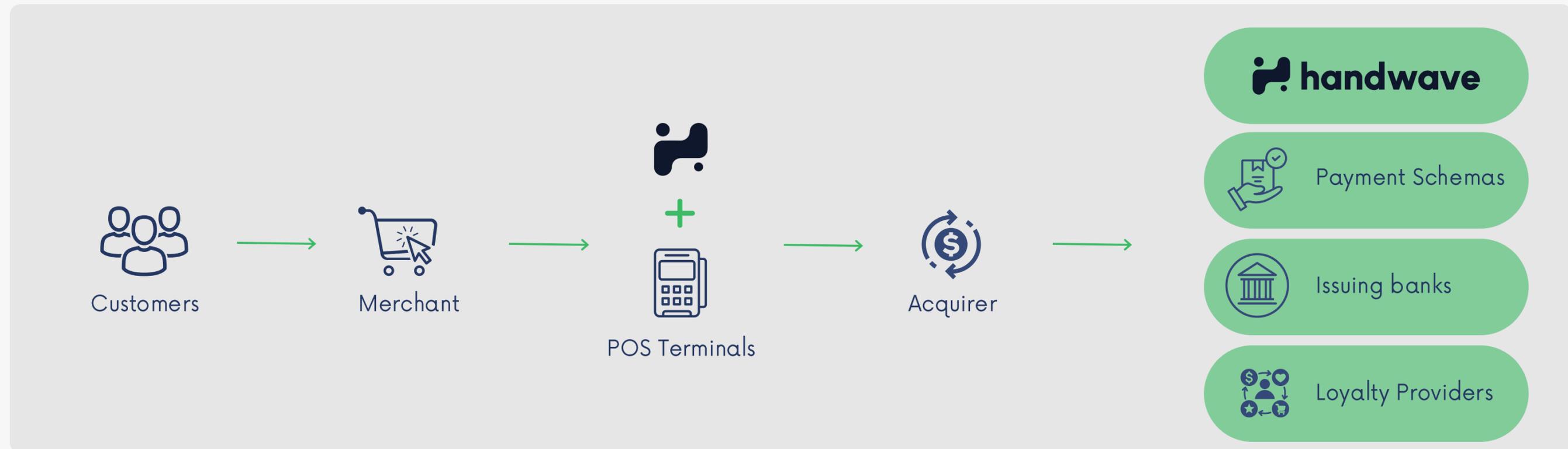
Similar Movement

Compared to existing contactless card payments

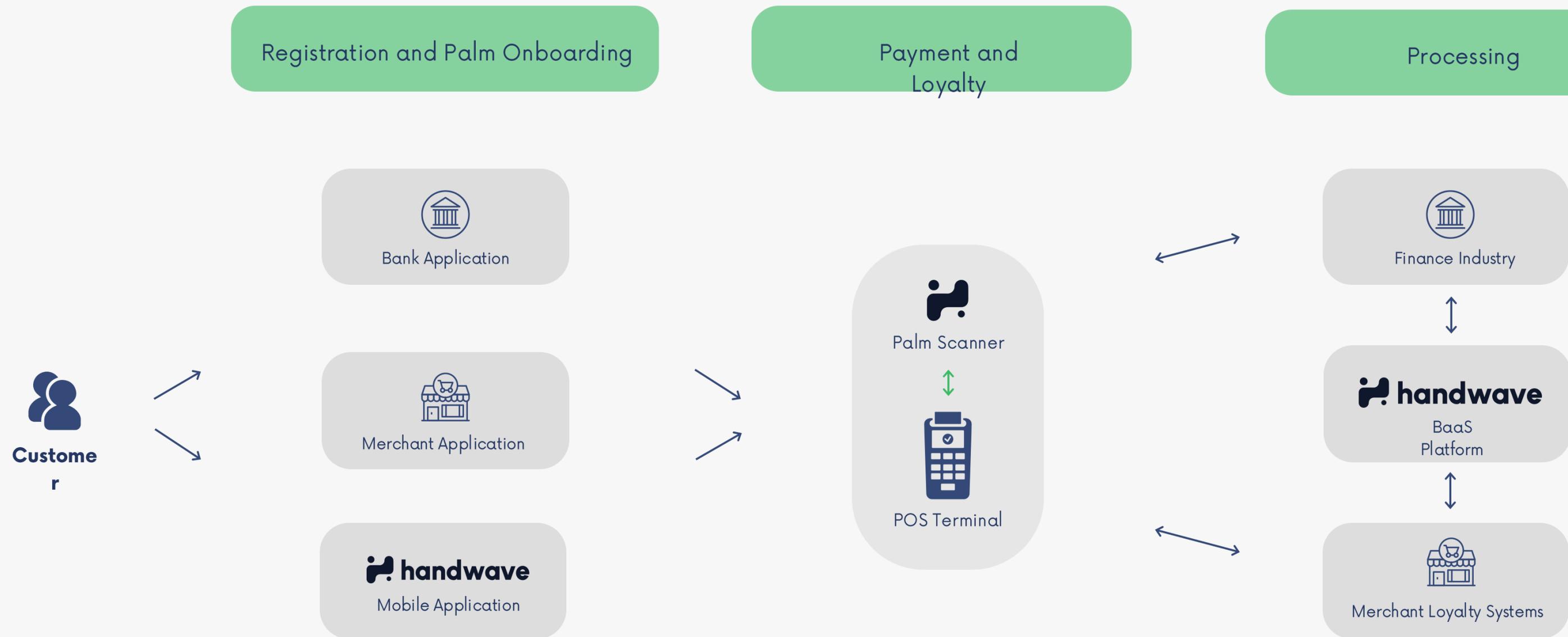
Sensitive Data Control

Due to focused scanning area

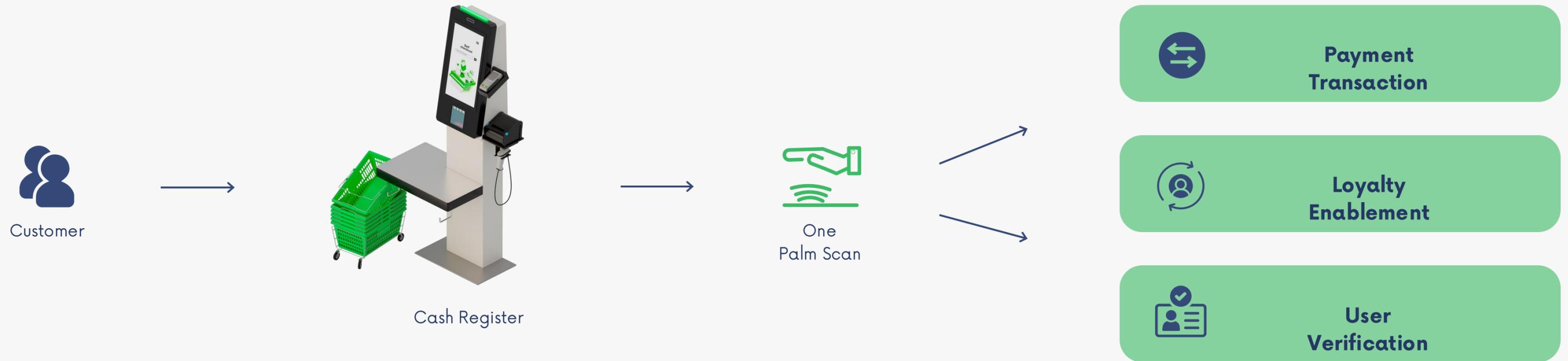
On-site Payments



Customer Journey



Benefits for Merchants




Faster Experience
Total Customer Journey Reduced


NPS Improvement
Frictionless Services Boosts Reputation and Traction


Better Data Analytics
Bigger Traction and More Precise Statistics of Habits


Cost Savings
No Plastic Card Personalisations and QR Promotions


Maximised Security
Reduced Fraudulent Activities Due To Biometry Advantages

Benefits for Payment Acquirers



Palm Scan Transaction



Fee Per Transaction



Acquirers

Europe Economic Area

76.1 Billion
Card Transactions
on POS Terminals (2023)



1.9 Million
Retail Stores For
Revenue Opportunities

180+
Payment Acquirers

12%
Annual Growth
Card Transactions



New Revenue Stream

Income Stream Where Other Industries Accelerates the Traction



Value Proposition To Merchant

Capability to Provide Beneficial Solution to Merchants



Reduced Fraud Costs

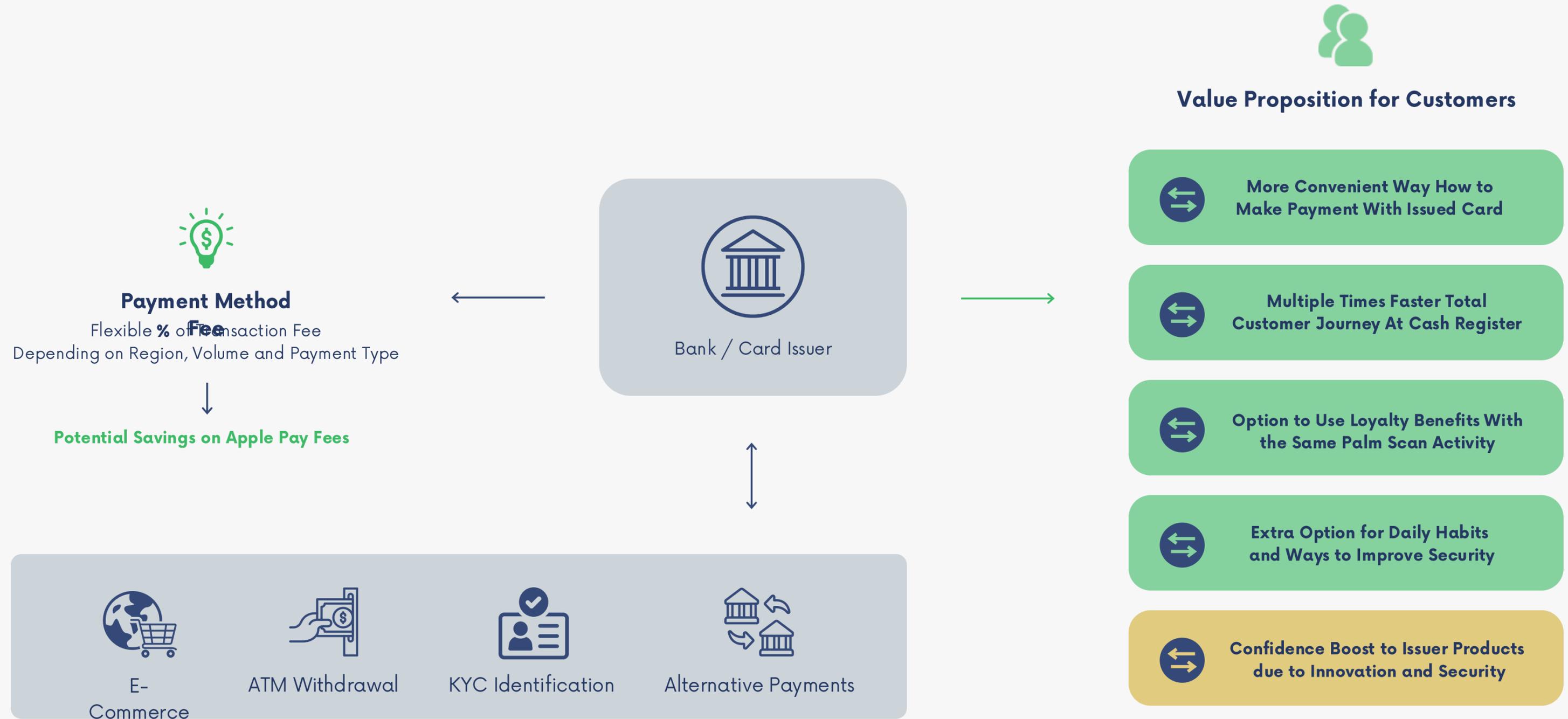
Palm Biometry Reduces Possibility of Fraudulent Transactions



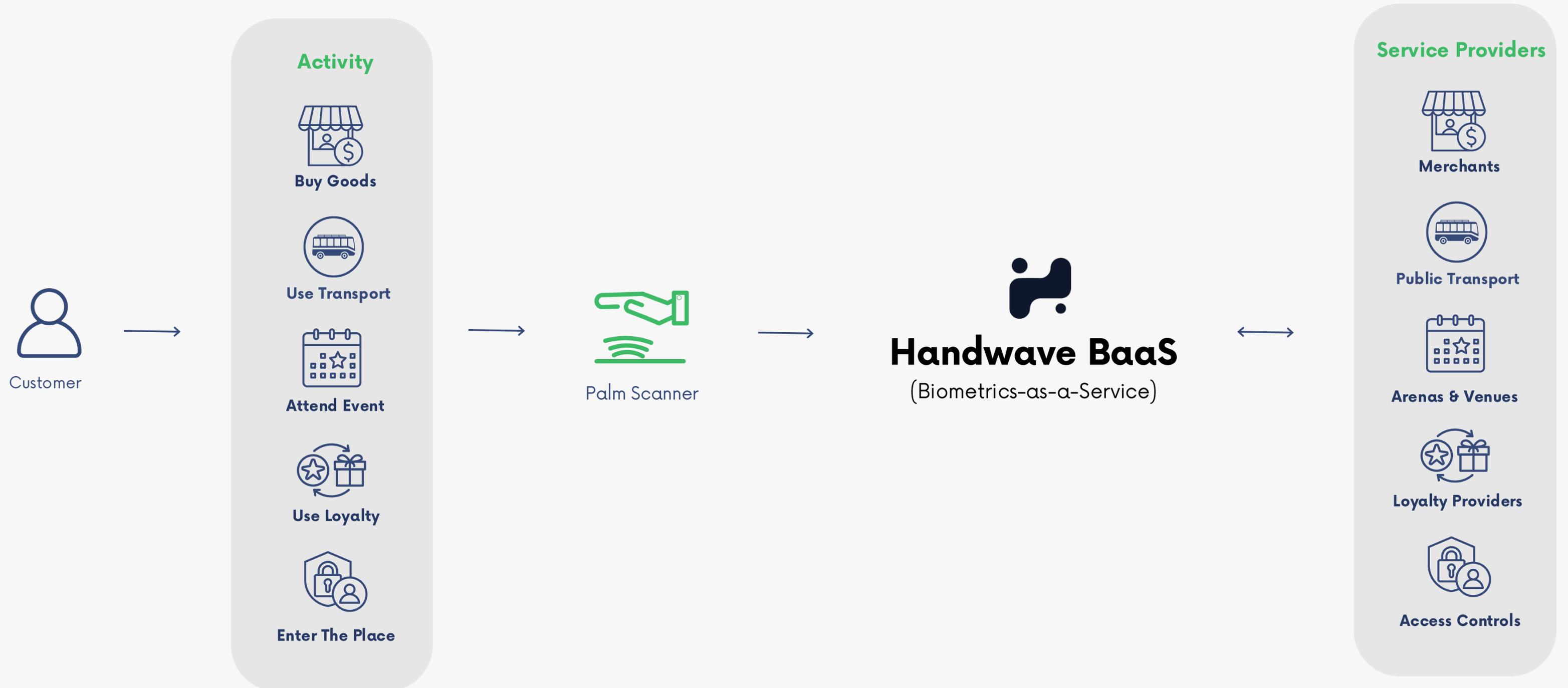
Readiness For Innovations

Handwave Supports Various Ways of Payments Processing

Benefits for Banks



Future of Biometrics in Daily Services



handwave

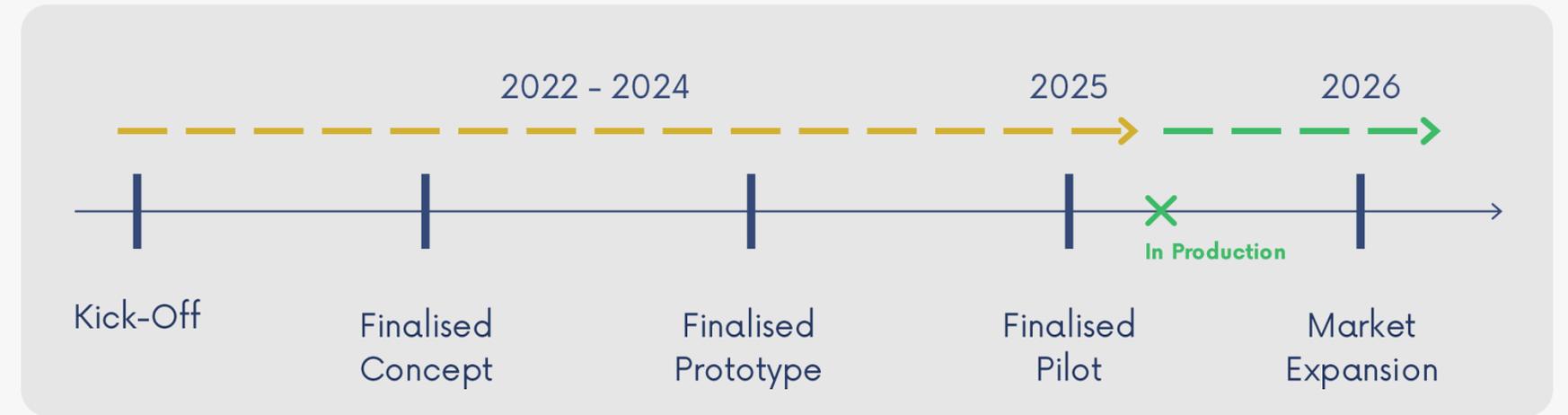
Located in EU



From Latvia



Own technology



Co-Founders



CEO
Janis Stirna



CTO
Sandis Osmanis-Usmanis

Core Team



Computer Vision
Ilmars Stolcers



Operations, Processes
Matiss Sprungs



Development
Mikus Zarins



Sales, Patnerships
Matiss Lacis



Matiss Lacis
Chief Revenue Officer

 matiss.lacis@handwave.eu

 +371 26683345

 www.handwave.eu

LinkedIn



Meet us
here ^{Stand}
D10

