



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



Biophotonics

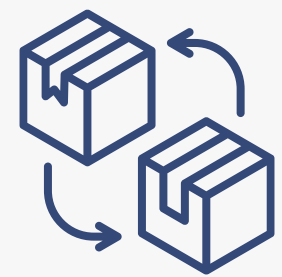


Data-driven business
development

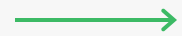


Chief Revenue Officer

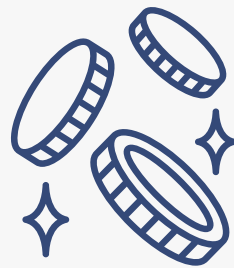
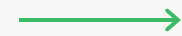
Historical Payment Methods



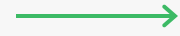
Bartering



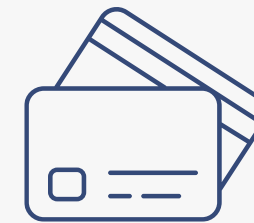
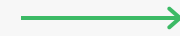
Gold &
Silver



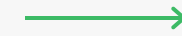
Metal Coins



Paper
Money



Card
s



Applications

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

Biometrics



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



Source: <https://www.cnn.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

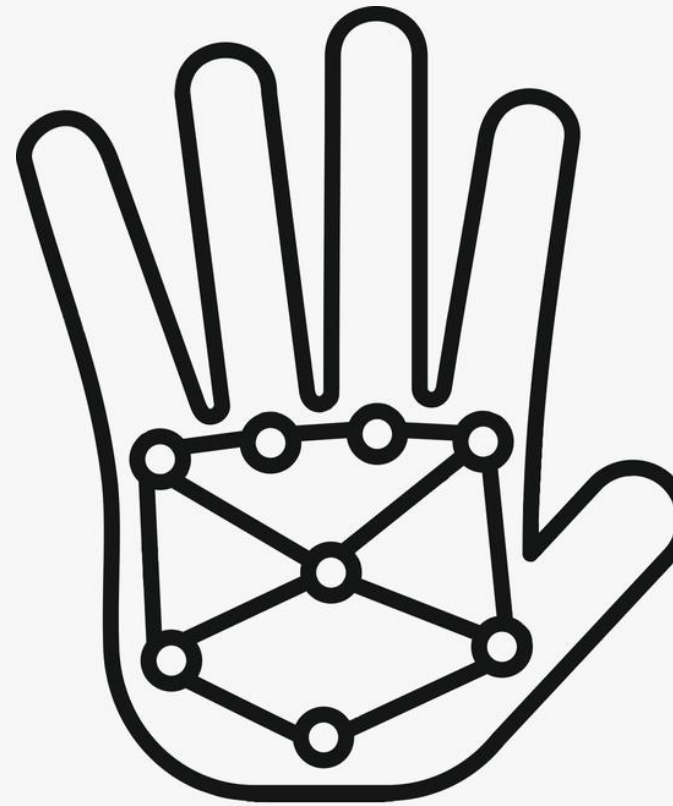


Which one to use for on-site payments?

Contactless Palm Scanning



Contactless palm scan

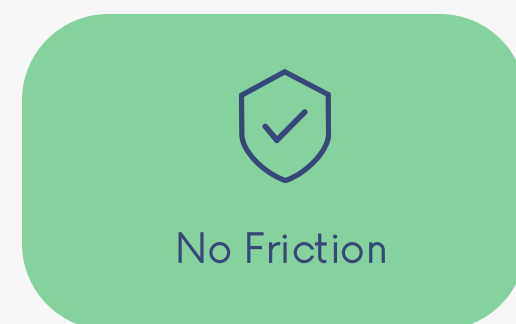
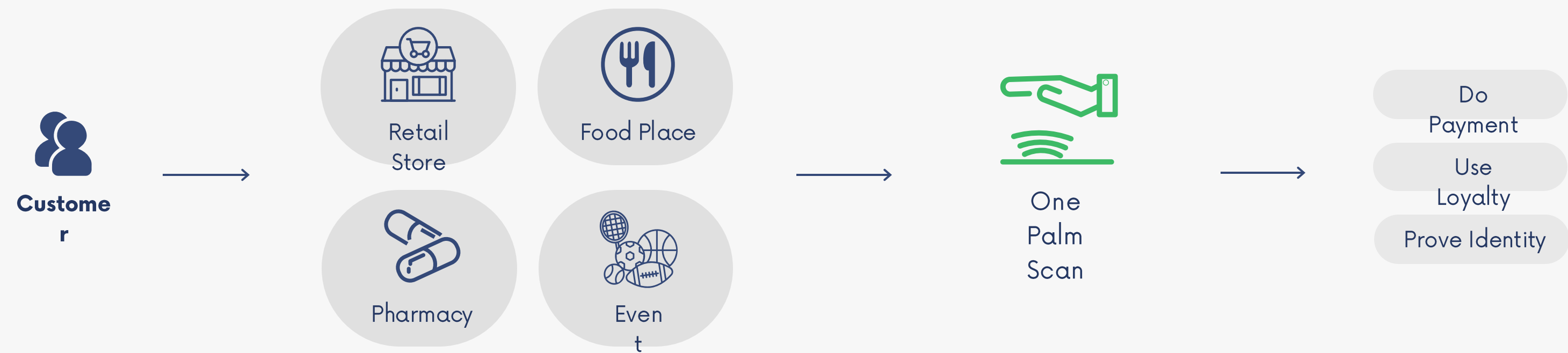


Palm vein structure



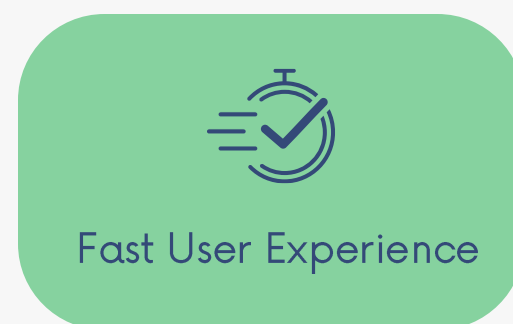
Payment authorization

Contactless Palm Scanning



No Friction

Simple palm scan
without extra item



Fast User Experience

Less than 1 second
matching time



Similar Movement

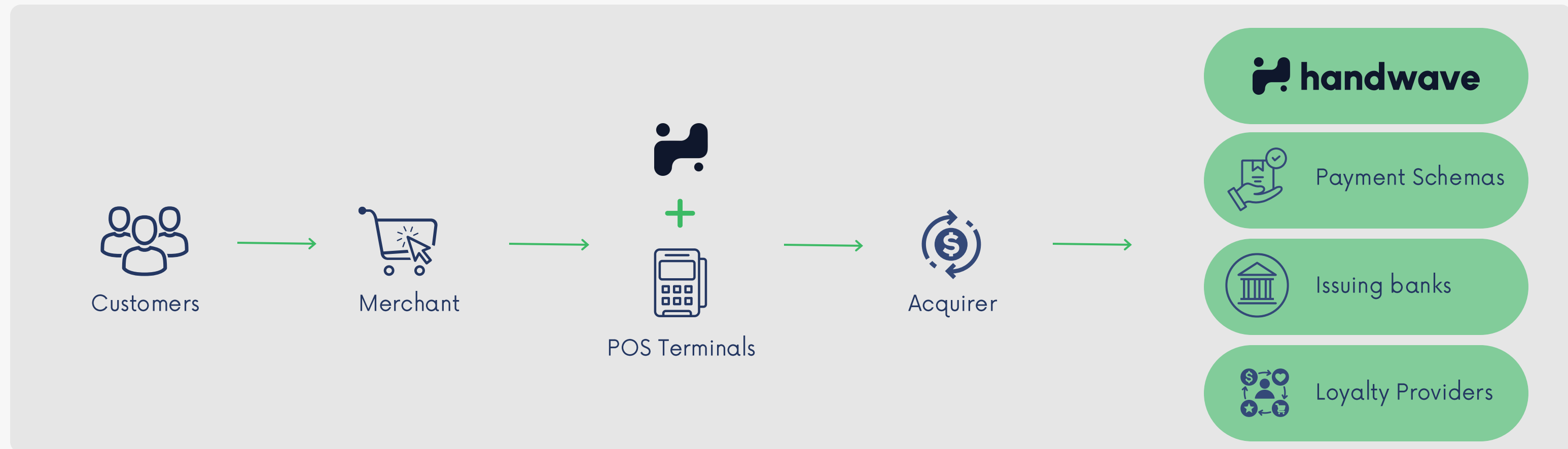
Compared to existing
contactless card
payments



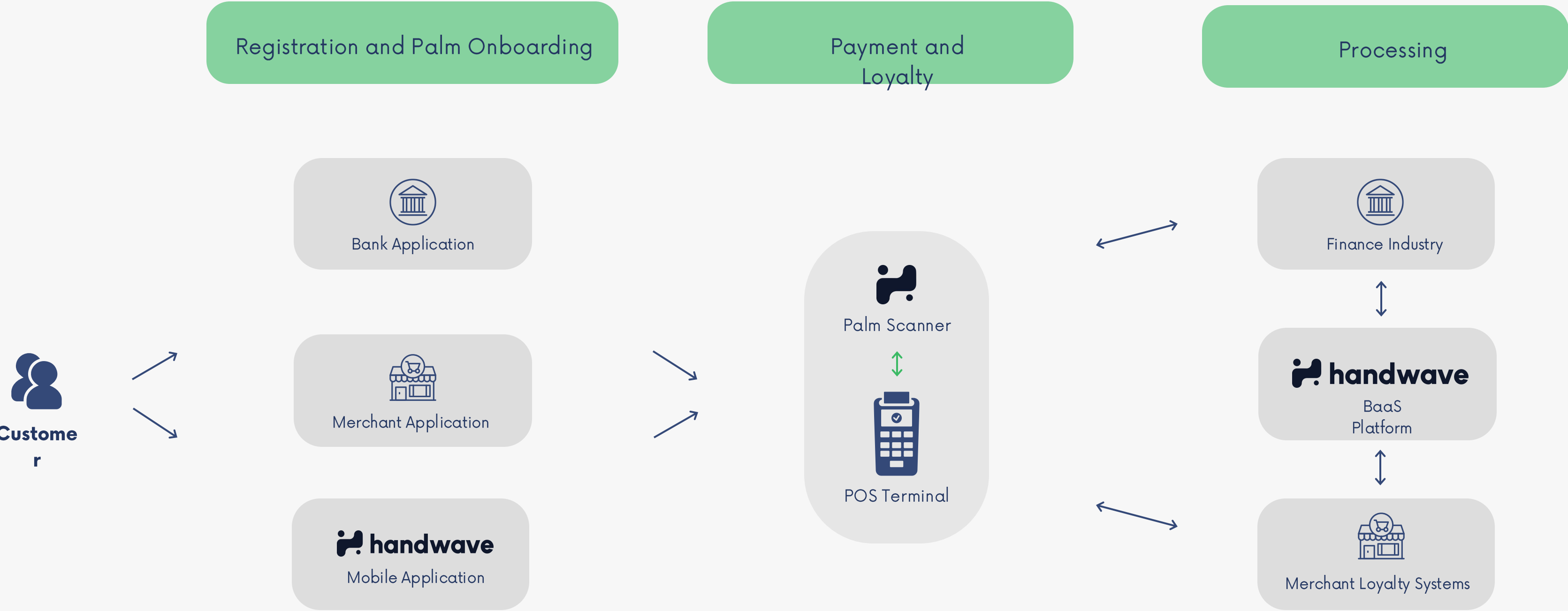
Sensitive Data Control

Due to focused
scanning area

On-site Payments



Customer Journey



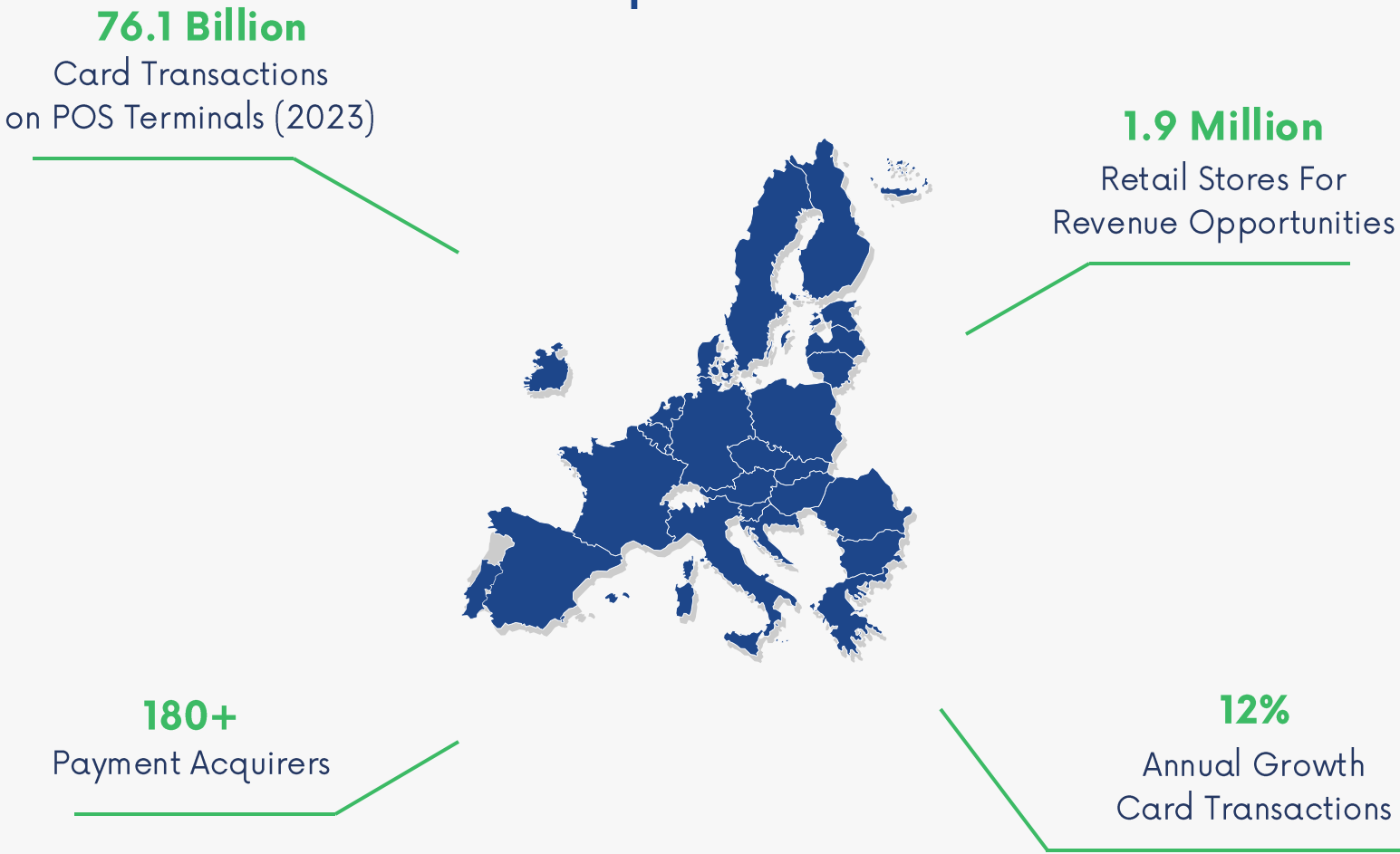
Benefits for Merchants







Benefits for Payment Acquirers

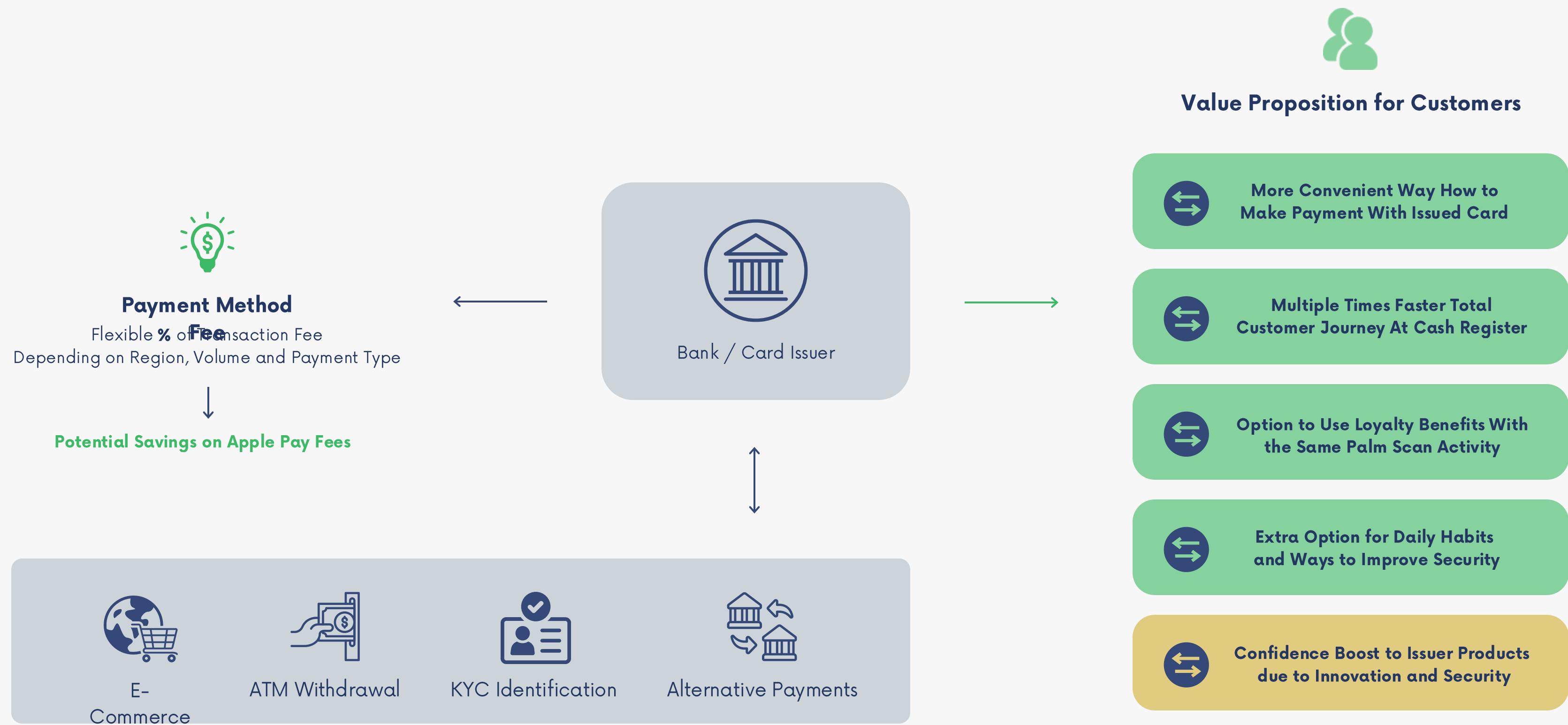


Europe Economic Area

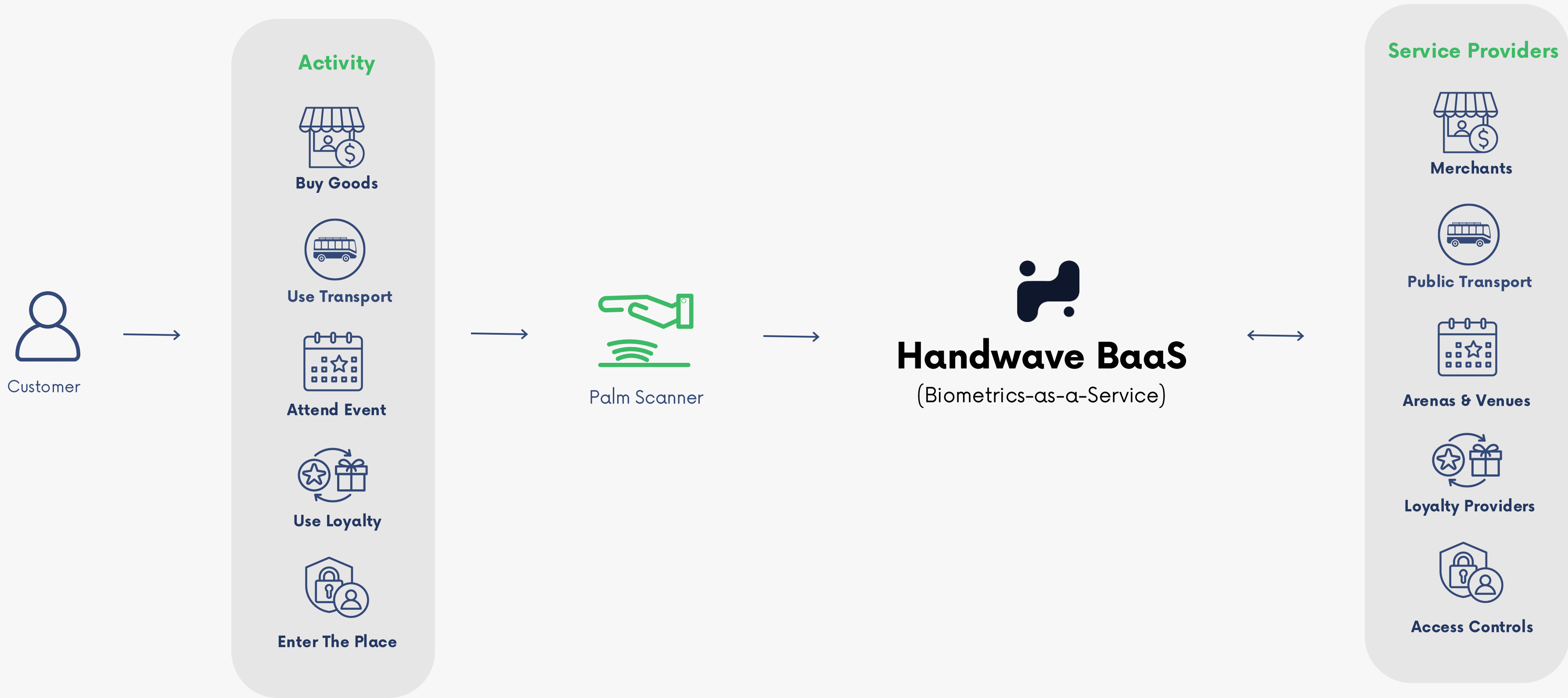


- **New Revenue Stream**
Income Stream Where Other Industries Accelerates the Traction
- **Value Proposition To Merchant**
Capability to Provide Beneficial Solution to Merchants
- **Reduced Fraud Costs**
Palm Biometry Reduces Possibility of Fraudulent Transactions
- **Readiness For Innovations**
Handwave Supports Various Ways of Payments Processing

Benefits for Banks



Future of Biometrics in Daily Services





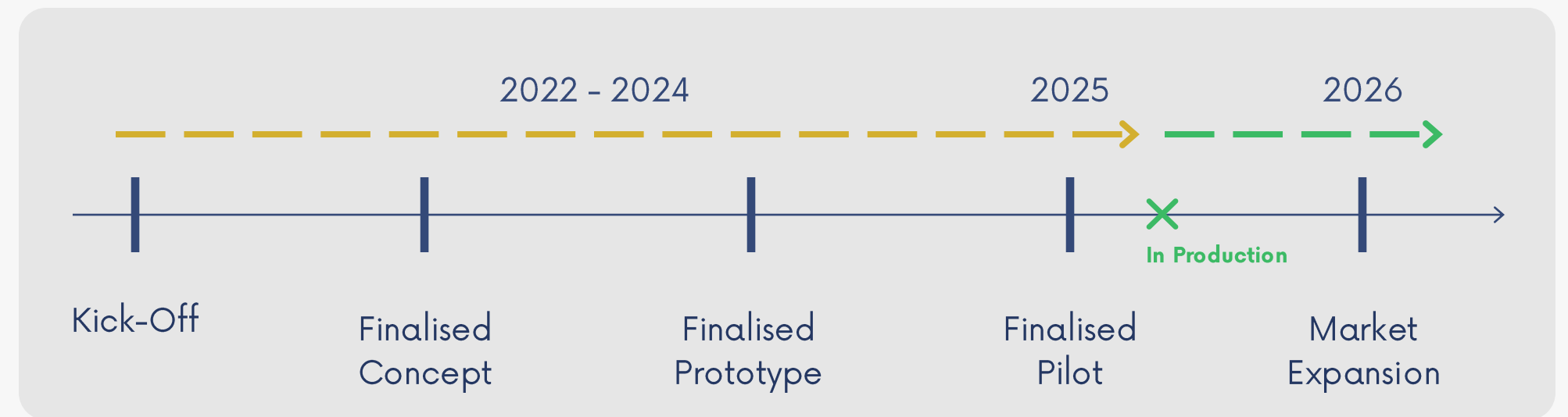
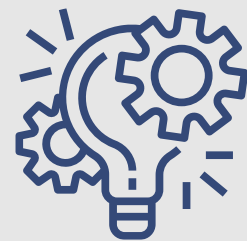
Located in EU



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, Partnerships


Matiss Lacis




Meet us
here ^{Stand}
D10



Matiss
Lacis Chief Revenue Officer

 matiss.lacis@handwave.eu

 +371 26683345

 www.handwave.eu

LinkedIn

