iCOGNIZE

Use of palm vein scanners in retail

Customer loyalty supported by biometrics

Retail today faces a greater challenge than ever in gaining and keeping customers. Large online mail order companies, price comparison websites and special event days like Black Friday are providing ever greater competition to high-street shops. From purchase to purchase, customers are getting information about new offers and the cheapest prices.

How is it possible to break out of this potentially ruinous spiral and gain long-term customer loyalty? How are the electrical store, the bookshop and the baker round the corner managing to remain attractive to consumers?

Many businesses are now using RFID cards as bonus, discount or customer service cards. Buy nine loaves, get the tenth free, a certain amount per purchase in the form of cashback points and collect loyalty points that can be converted to rewards. There are more and more supermarkets appearing which manage without staff and in which consumers can make purchases round the clock. But do the businesses use all this comprehensively for a real service advantage and more effective processing of the purchase?

RFID customer cards in connection with a payment system that exploits the biometric security features of palm vein recognition allows the entire purchase to be designed as a service experience for customers.

Example:

A branch that is accessible around the clock can thus offer targeted market access including payment processing without staff. Registered customers can shop very securely and cash-free at any time. The retailer can thereby increase customer loyalty and thus sales with reduced deployment of staff.

Registration:

The customer initially registers via the trader's reading device. Both palms are scanned, converted into a digital signature, linked to the RFID customer card and stored on this too. In this process (Template on Card), the customer remains the owner of his or her biometric data. This assures the high demands of data security. The registration process can be completed within one minute. From then on, the customer can identify him or herself at the branch visited by placing the palm of his or her hand flat on the reader. Payment for goods then takes place automatically when leaving the shop via the stored customer account.

Data protection

The customer's biometric data are not stored centrally, they remain on the customer card through the Template on Card process. The purchase can only be completed in the supermarket after dual identification by customer card and palm veins. This means the shopper remains in control of his or her data at all times.

This process conforms to the GDPR and misuse is ruled out by the double authentification.