

Two easy steps

Would you like to Pay by Fingerprint at the real,- Future Store? Simply go to the Future Store Information counter and register to use Easycash's Payeasy payment method. Registration is a simple two-step process:

Step 1

First, you enter the data required for the direct debitsystem, e.g. your name, address and date of birth. In addition to this, you need a German bank account. The data can be easily imported from your EC card using the card reader. Then you sign the direct debit form and a data protection declaration – twice in each case. Please bring your identity card with you, as residence in Germany is also a condition for participation. All important information can be found in the General Terms of Use.

Step 2

First you will need to scan one fingerprint three times. Following this, the system will carry out a test to ensure that your fingerprint is recognized reliably. You can also ask for a note to remind you which finger you need to use to pay. Only 30 minutes after registering, you will be able to Pay by Fingerprint. Presently, this is only possible in the real,- Future Store in Toenisvorst.

Any questions?

Please refer to the General Terms of Use. If you would like further information on data protection aspects relating to the Pay by Fingerprint scheme, please contact the Future Store Information counter.

Shopping in the future

The real,- Future Store in Toenisvorst, North Rhine-Westphalia, Germany, is the hypermarket of the future. On approximately 8,600 square meters of selling space, the partners of the METRO Group Future Store Initiative

test ground-breaking concepts and technologies that make shopping a more convenient, informative and stimulating experience for customers.

Want to know more about the METRO Group Future Store Initiative?

Further information can be found at the Future Store Information counter or online at:
www.future-store.org



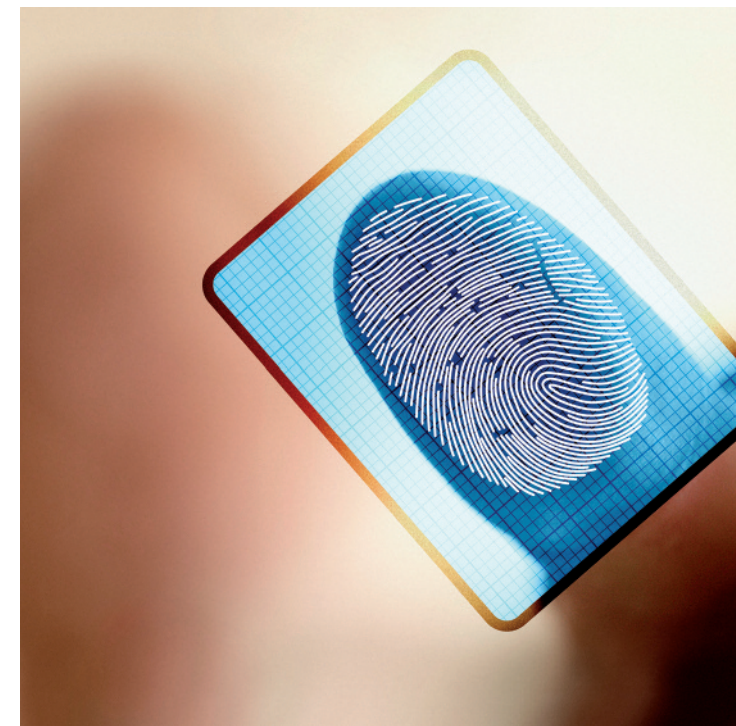
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Increased comfort and security at the checkout
Pay by Fingerprint



METRO Group
Future Store Initiative

One finger is all it takes

Pay by Fingerprint is one of the many innovations that make shopping at the real,- Future Store such a convenient and stimulating experience. The forward-looking technology makes it possible to pay quickly, securely and easily.

The customer simply places his or her finger on a reader and receives a receipt. The amount is then charged to the customer's checking account via the direct debitsystem.

Secure and efficient processes

The innovative technical procedures developed by partner companies IT-Werke and Easycash ensure that payment is both efficient and secure. When a customer places his or her finger on the reader at the checkout, a unique numeric code is derived from the characteristic features of the fingerprint. This code is transferred to Easycash for identification. The service provider checks it against the numeric code stored in the system and sends back a so-called payeasy number. This then enables the payment to be made automatically at the checkout. All of this happens in a matter of seconds. Finally, the customer receives a payment receipt indicating the amount debited.

The advantages of Pay by Fingerprint

- No need for cash
- No need to enter a PIN
- No signature
- High level of security
- Shorter waiting time at the checkout
- Free to use

Thumbs up for customer security

Data protection and security are a top priority for METRO Group with regard to Pay by Fingerprint:

- No addresses, bank details or any other customer data or information regarding consumer behavior are stored at the real,- Future Store.
- A fixed numeric code is derived from the key attributes of the fingerprint. Neither the fingerprint sample nor the numeric code are stored at the real,- Future Store. The code is stored in the Easycash system.
- Data is encrypted when transferred to the service provider, Easycash. Fingerprint authorization takes place separately from the actual payment procedure.
- Life detection is a technology that helps to prevent fingerprint fraud. A sensor embedded in the reader at the checkout not only recognizes the customer's finger structure but also measures the temperature and surface tension of the skin.
- Participation in the new payment system is voluntary and customers have the right to withdraw from the scheme at any time. All customer data will be deleted on withdrawal from the scheme.

Biometrics wins the day

Pay by Fingerprint is a technology based on a biometric procedure. Biometrics is the term for a number of automated methods that people can use as a means of identifying themselves. It works on the basis of personal attributes such as fingerprints, handwriting, face or voice. Biometric recognition procedures are used with great success in a variety of applications all over the world – for example, some airlines allow passengers to check in by fingerprint.

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Taking the retail world by storm

Pay by Fingerprint is already used around the globe, for example by gas stations and supermarkets in the USA. Nevertheless, the technology used in the real,- Future Store is the very first of its kind in the international retail sector. For the first time, customer data is not saved in the store itself but is encrypted and then sent to a service provider who provides guaranteed data security. In the future, this method will make it possible to use the Pay by Fingerprint payment scheme at other places, for example at gas stations.

How does payment by fingerprint work?

