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Wink Combines Biometrics with Card Payment Processing

Phoenix Managed Networks and Wink merged in March of this year in an all-stock transaction. Owners of those companies now hold 50%-50% interest in the new company, which combines Wink's biometric identity and authentication assets with Phoenix's POS network operations, PCI level 1 communications network and payment gateway services.

The merged company operates under the Wink name worldwide. It plans to leverage connections to all major US acquirers and processors as well as the card networks to bring biometrics to merchants. Demographics favor that assumption. Gen X, millennial and Gen Z consumers are comfortable with face, palm, fingerprint and voice recognition biometric modalities, and their level of acceptance regarding the need for security measures can be expected to grow over time.

Boosting the use of biometrics will be regulatory mandates in countries around the world aimed at phasing out one-time passwords sent via text messages as an authentication method. Phishing scams, account takeover scams and SIM swaps will be further catalysts.

Agentic commerce, which involves purchases made by AI agents, is also expected to increase merchant interest in biometrics.

Strong identity verification that confirms a buyer's intent to make a payment will be necessary for broad merchant acceptance of agentic commerce and will provide the trust factor needed for clarity in disputes that could result in a chargeback.

Several large independent sales organizations are customers of Phoenix, including Nuvei, Payroc, MiCamp and AxiaMed. They license source code from the company to operate their own payment gateways, gaining control over features and functions customized for specific merchant clients.

Wink can also help merchants obtain an account for card acceptance through its ISO customers. Companies offering competing gateway technology include NMI and Authorize.net.

Phoenix Managed Networks was created 16 years ago to deliver high-speed transaction transport services that are available in the US and the UK. Customers include all major acquiring processors in the US. The network, which competes against TNS (Transaction Network Services), is also used by customers to transmit data from medical devices and set-top boxes.

All Wink services are cloud-based, including multiple modalities of biometric authentication technologies. The company offers a wallet that can link biometric and other identity verification protocols with payment, loyalty and access control applications. The wallet can also be used for closed-loop stadium deployments, including biometric authentication of multiple faces at one time.

Wink offers an SDK to POS terminal manufacturers and other customers that can initiate biometrically authenticated transactions from a camera-enabled POS device.

Payment and loyalty transactions can be processed using credentials stored in a cloud-based wallet.

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The company's engineers also build applications for customers that have licensed Wink technology to address specific use cases. One client created a smart vehicle system that could be controlled by voice or facial recognition.

Wink also provides an integration with Paze, the online checkout service owned by top US banks and operated by Early Warning Services. The partnership provides access to Paze's card base of 150 million for payment transactions that are validated in real time using network tokenization.

In addition to development centers in India and Argentina, Wink has staff in six US cities.

INTERVIEWED FOR THIS ARTICLE
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