

	Normee MPHV	Apple	Samsung
Biometrics	Palm Vein	Face (iPhone X)	Iris (Galaxy Note 8)
Accuracy in Security Target	FRR 0.2% FAR 0.0006%	FRR 10% FAR 0.01% (one attempt)	FRR 5% FAR 0.01% (one attempt)
Evaluation Assurance Level In Common Criteria	EAL2	EAL1	EAL1
Usability	Small Limitations <ul style="list-style-type: none"> ▪ conditions of the hands 	Some limitations <ul style="list-style-type: none"> ▪ position of the smartphone ▪ masks 	Various limitations <ul style="list-style-type: none"> ▪ glasses ▪ light conditions ▪ position of the smartphone
Collaboration with financial institutions	JCB CC Certification*1	Apple Pay Collaborate Goldman Sachs (Credit Card)	Samsung Pay

*1The implementation of the security measures referred to in Article 1(1) shall be documented, periodically tested, evaluated and audited by internal or external independent and qualified auditors in accordance with the applicable audit framework of the payment service provider.