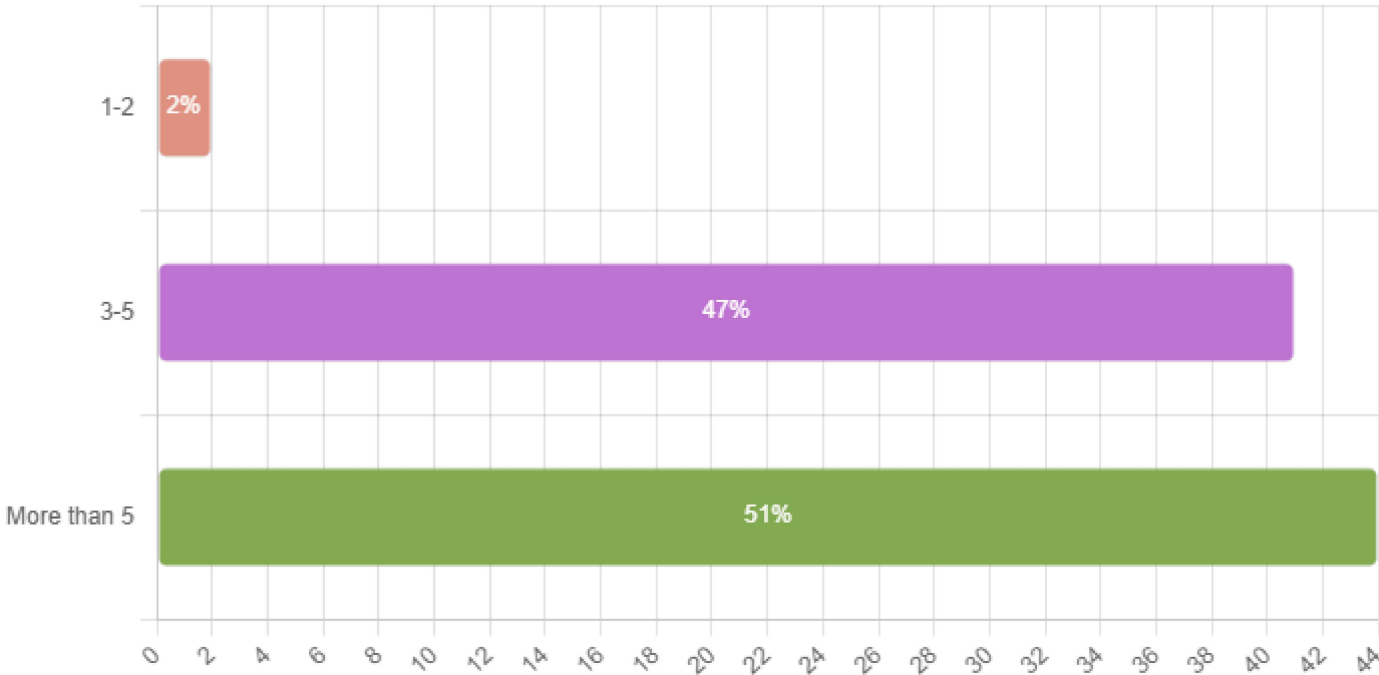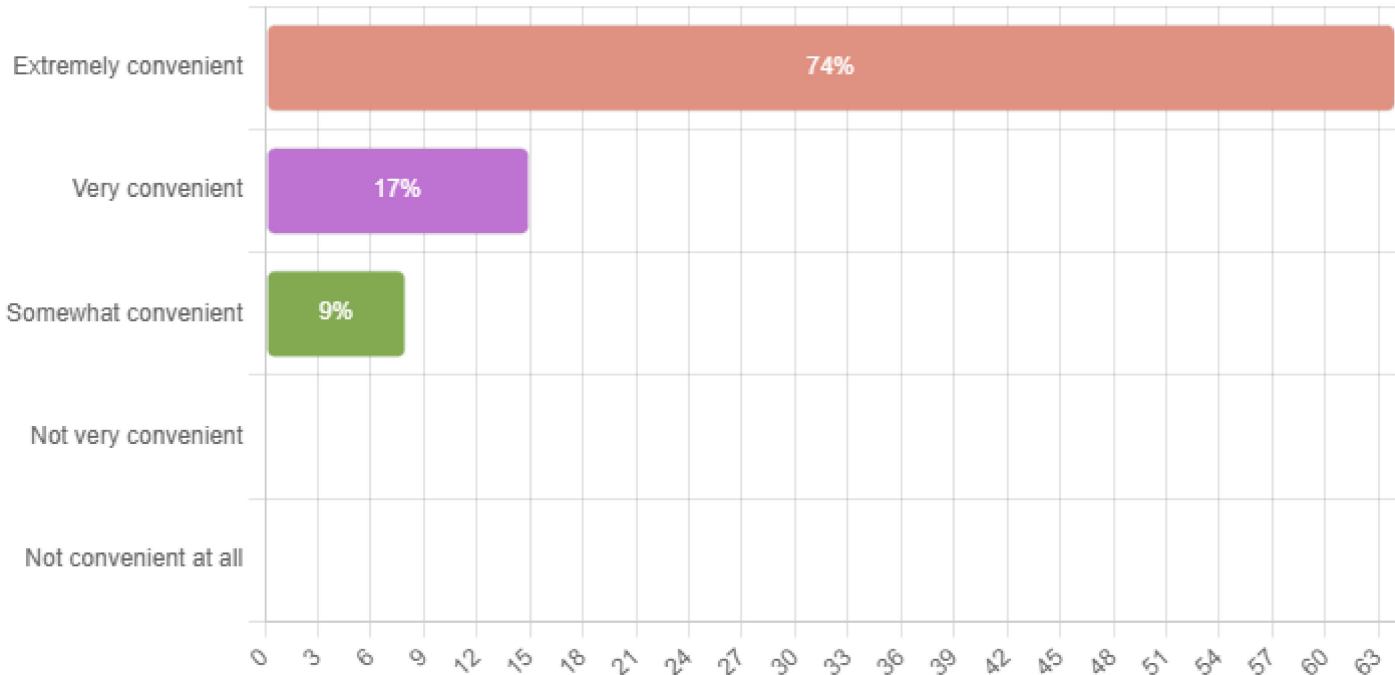# Unified Payment Solution
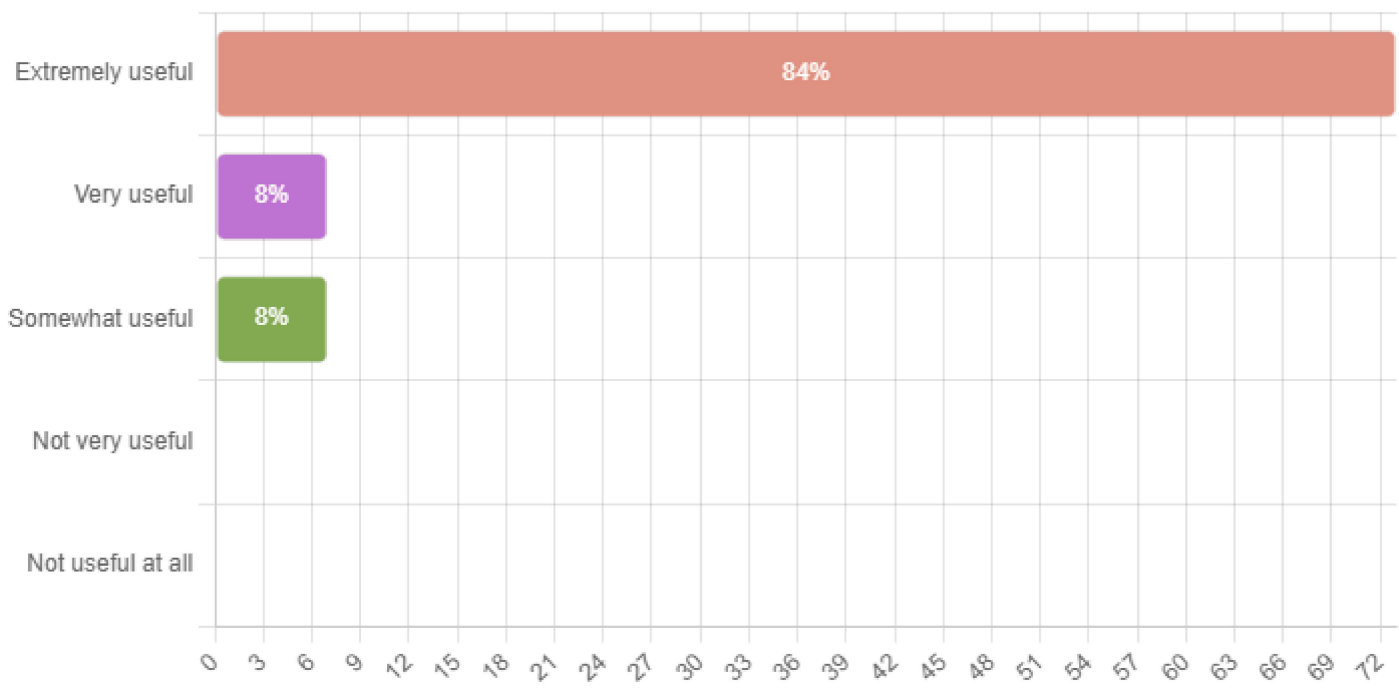
1. How many different types of cards (bank, membership, ID, etc.) do you currently carry on a daily basis?
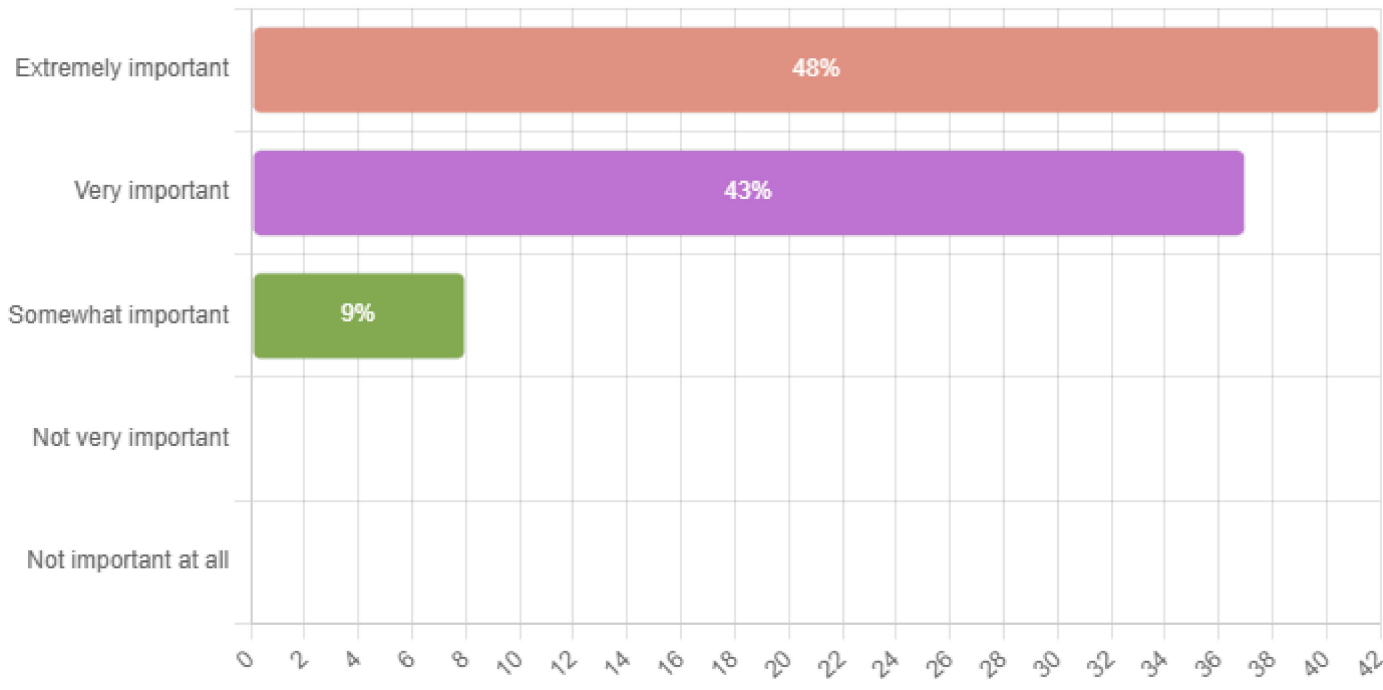

1-2	2%
3-5	47%
More than 5	51%

2. Would you find it convenient to manage all your cards in one place using a single smart card with biometric authentication?

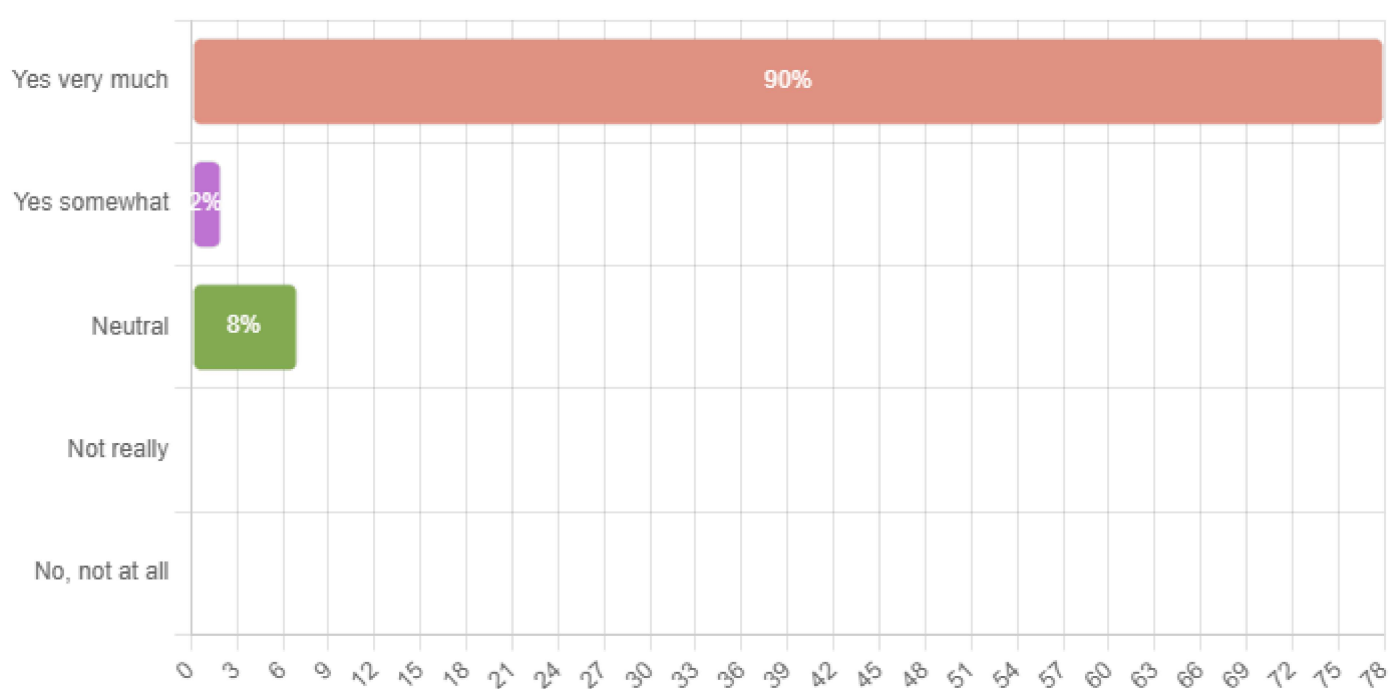|	
Extremely convenient	74%
Very convenient	17%
Somewhat convenient	9%
Not very convenient	
Not convenient at all	

3. How useful would you find a feature that allows you to set preferred payment options for different categories (e.g., groceries, shopping, transportation) using the Universal Card or its associated app?
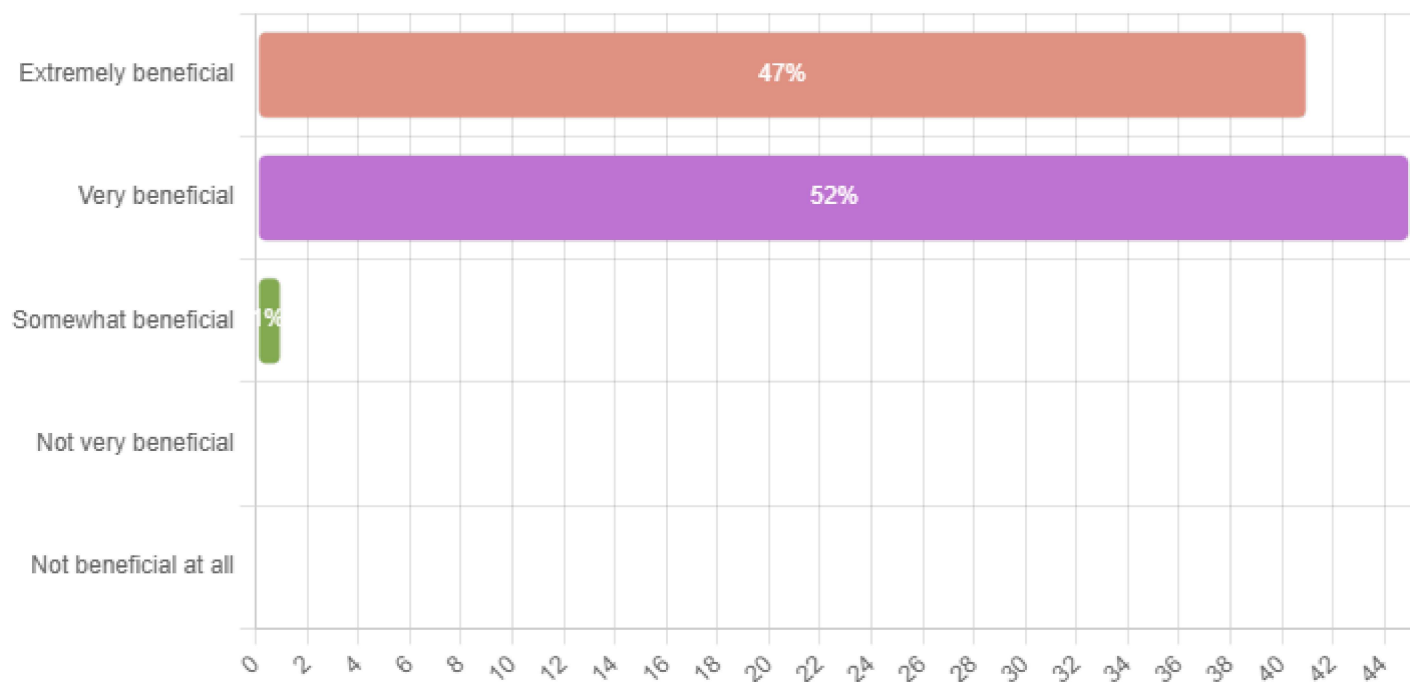
Category	Value
Extremely useful	84%
Very useful	8%
Somewhat useful	8%
Not very useful	
Not useful at all	

4. How important is it for you to view the available balance for each linked card and a combined total on the Universal Card's app?

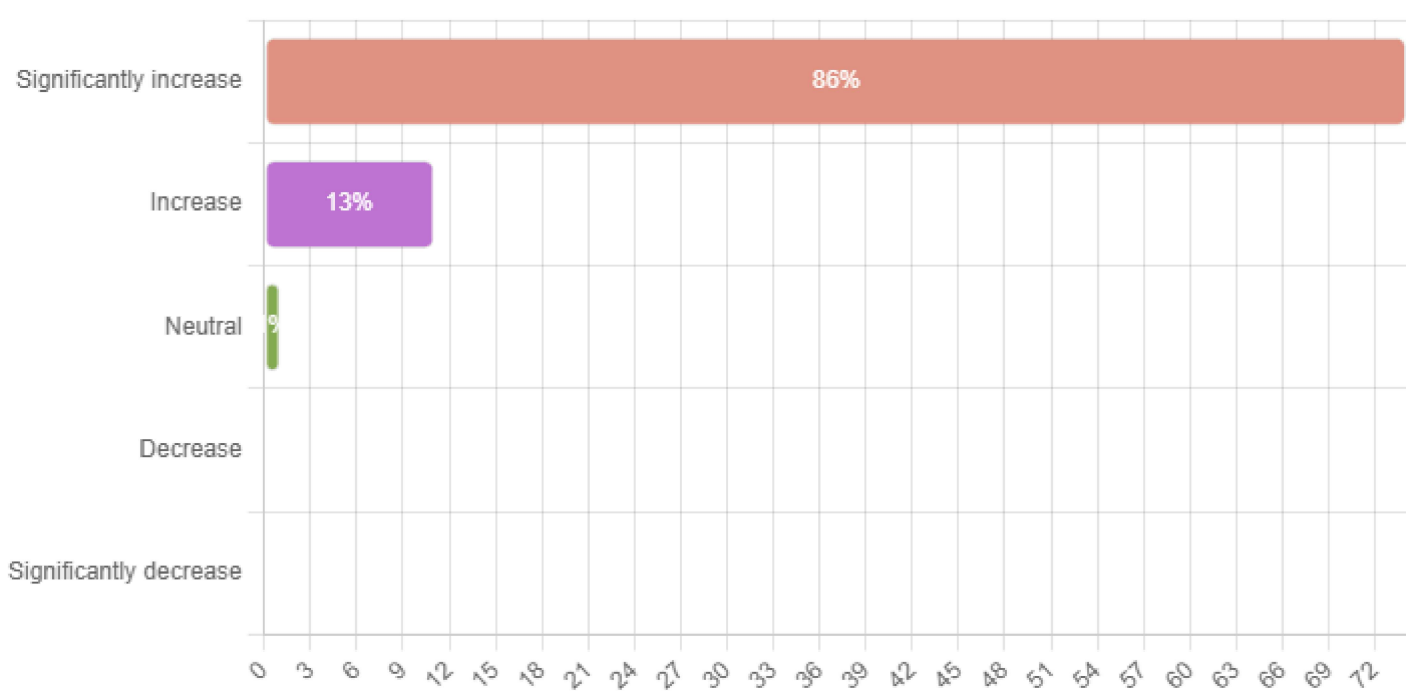| Category	Value
Extremely important	48%
Very important	43%
Somewhat important	9%
Not very important	
Not important at all	

5. Would you appreciate receiving alerts when a card balance is insufficient for a purchase via the Universal Card app?

Yes very much — 90%
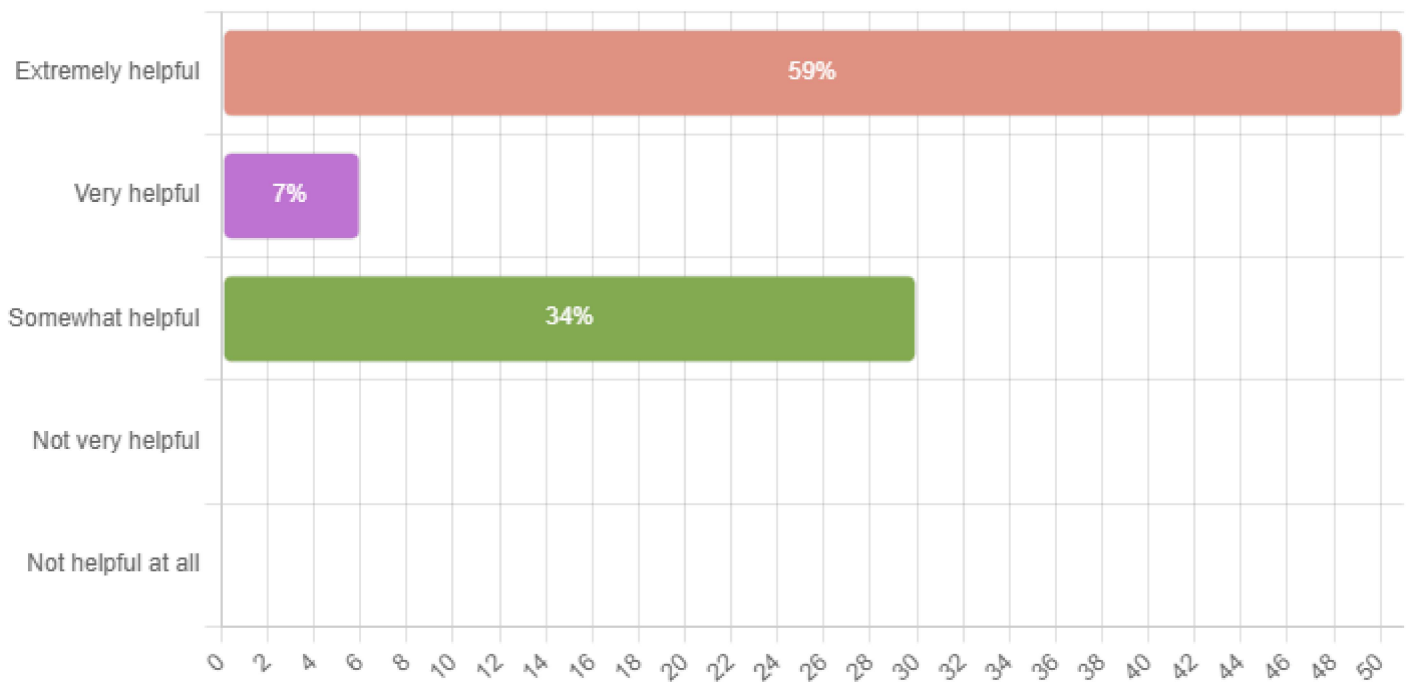Yes somewhat — 2%
Neutral — 8%
Not really
No, not at all

6. How beneficial would you find the ability to top-up any linked card directly through the Universal Card app?

Extremely beneficial — 47%
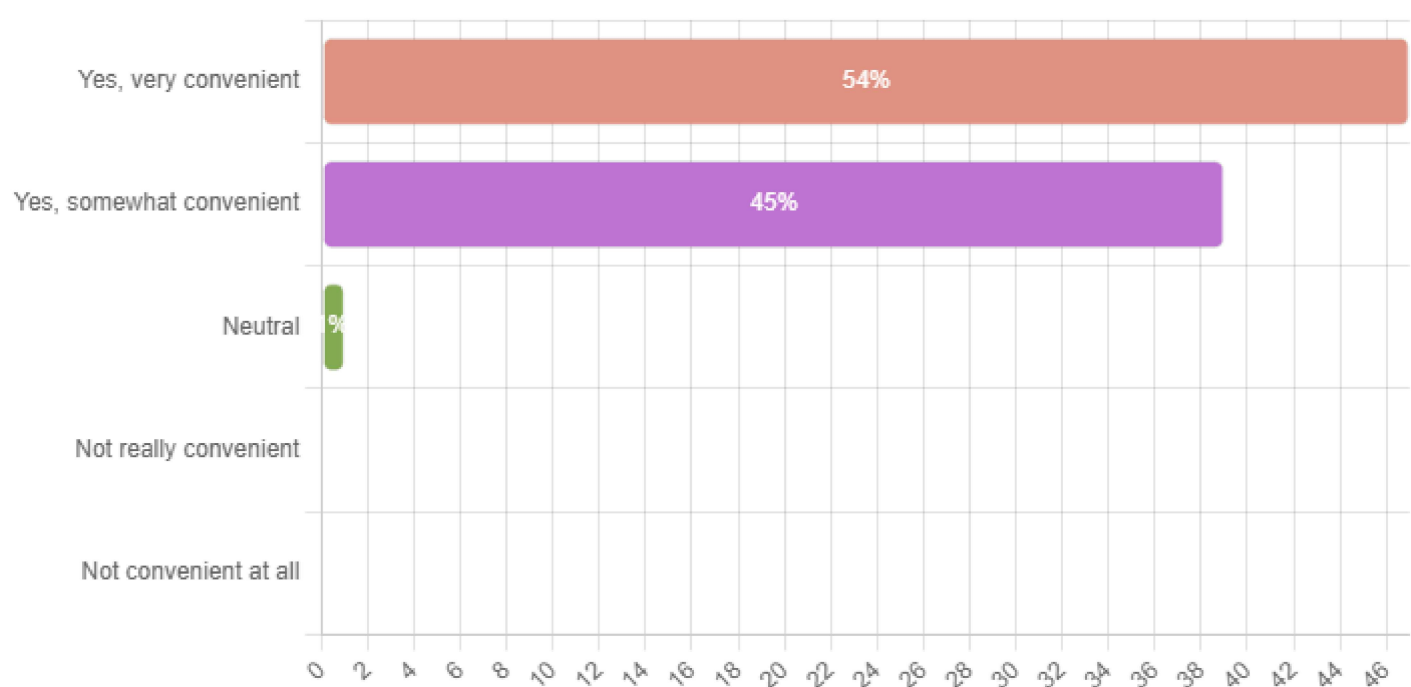Very beneficial — 52%
Somewhat beneficial — 1%
Not very beneficial
Not beneficial at all

7. How much would biometric authentication (fingerprint) increase your trust in the security of the Universal Card?

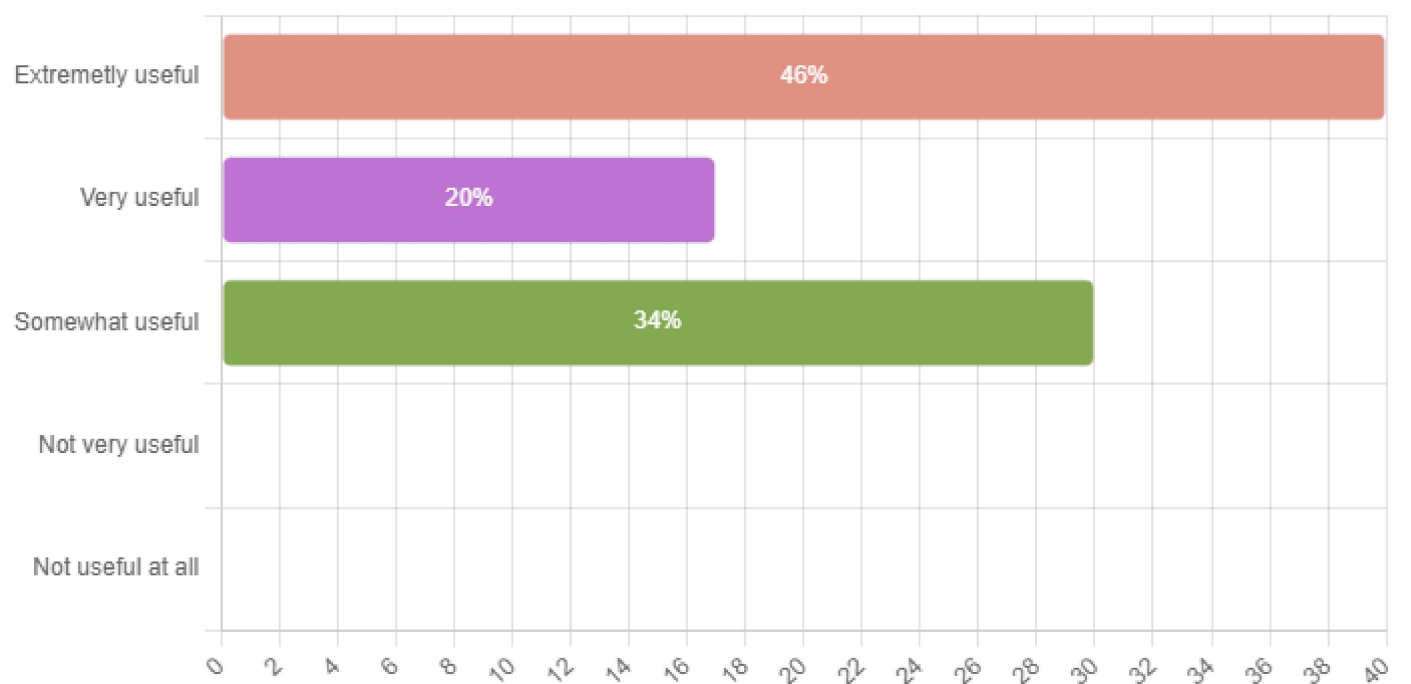|		
Significantly increase		86%
Increase	13%	
Neutral	9	
Decrease		
Significantly decrease		

8. How helpful would it be to store and access your membership cards (e.g., gym, library) on the Universal Card app?

Extremely helpful	59%
Very helpful	7%
Somewhat helpful	34%
Not very helpful	
Not helpful at all	

9. Would you find it convenient to keep your ID cards (e.g., driver's license, insurance, etc) linked to Universal Card via app, and only shared (with biometric authentication) when tapped on phones or end devices?

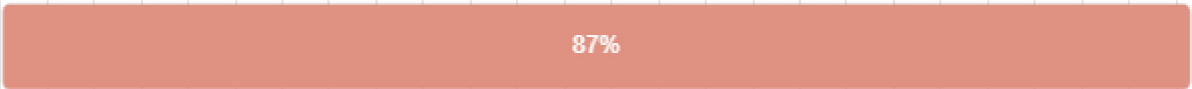| Category	Percentage
Yes, very convenient	54%
Yes, somewhat convenient	45%
Neutral	%
Not really convenient	
Not convenient at all	

10. How useful would you find the ability to share your contact details conveniently while keeping them hidden, but upon tapping the Universal Card or app on end device (smartphone)?
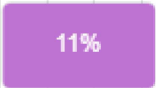

Category	Percentage
Extremetly useful	46%
Very useful	20%
Somewhat useful	34%
Not very useful	
Not useful at all	

11. Based on the features described, how likely are you to use the Universal Card if it were available today?

Extremely likely	87%
Very likely	11%
Somewhat likely	9
Not very likely	
Not likely at all	

0 3 6 9 12 15 18 21 24 27 30 33 36 39 42 45 48 51 54 57 60 63 66 69 72 75