



https://verifone.cloud/docs/sca-functional-specification/features/biometric_auth

Updated: 08-May-2026

Biometric Authentication Support

SCA payment applications now integrate with the biometric module to support biometric-based customer authentication for the Loyalty and Payment flows. Instead of physical cards or PINs, customers can authenticate using facial recognition, delivering faster checkout, personalized loyalty interactions, and stronger identity verification with reduced fraud risk.

Background

Retailers are prioritizing checkout experiences that are not only secure but also fast, seamless, and personalized. Traditional authentication methods, such as PIN entry, often introduce unnecessary friction, increase transaction time, and leave room for user error or misuse. As a result, these legacy approaches no longer meet the expectations of advanced retail environments.

With the advancement of payment devices equipped with built-in biometric capabilities (such as fingerprint and facial recognition), there is a growing demand for more intuitive and efficient authentication methods. Biometric authentication addresses these needs by enabling instant, secure identity verification without interrupting the customer journey.

Integrating biometrics into SCA enhances both security and usability across payment and loyalty workflows. Biometric recognition enables real-time customer identification, unlocking personalized experiences such as tailored offers, loyalty recognition, and faster repeat transactions.

This capability positions Verifone payment applications at the forefront, helping merchants deliver secure, modern, and personalized retail experiences.

Supported Flows

Check-in with Smile (Loyalty) — The terminal identifies the customer using biometric authentication and automatically retrieves their loyalty account details, eliminating the need for manual entry of a card or phone number. This process can be initiated through the standard Loyalty flow. Loyalty flow transactions that include the field `BIOMETRIC_TRAN=1` in the Loyalty flow response are classified as **Check-in with Smile (Loyalty)**.

Feature Configuration

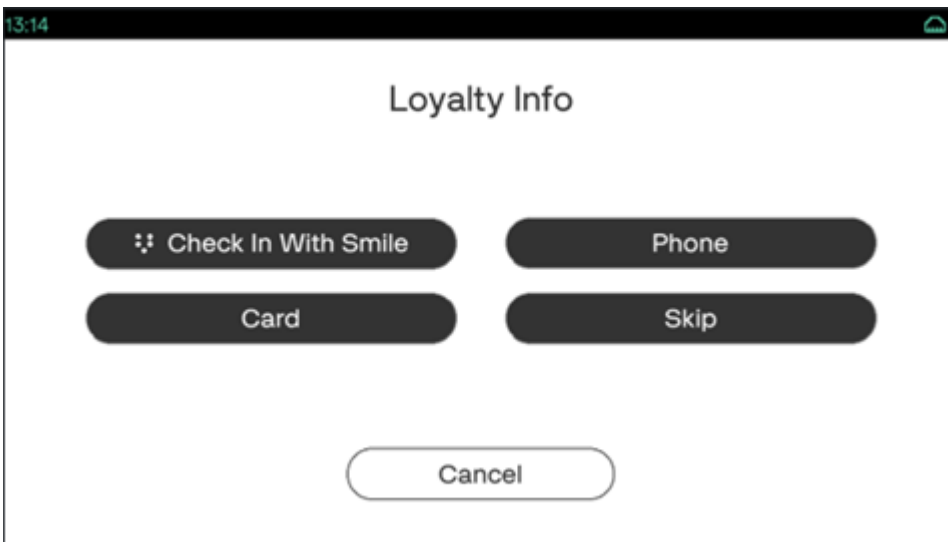
BIOMETRICENABLED parameter controls the activation and scope of biometric authentication within the system. This parameter accepts numeric values to determine the applicable transaction flows.

By default, biometric authentication is disabled.

Value	Default	Description
0	Yes	Biometric authentication is disabled.
1		Biometric authentication is enabled for Loyalty (Check-in) transactions only.
2		Biometric authentication is enabled for both Loyalty (Check-in) and Payment transactions (For Future Use).

Parameter Behaviour

- When enabled, the system enforces biometric authentication based on the configured scope.
- The parameter must be explicitly set to a supported value to activate biometric functionality.
- Any unspecified or unsupported value is treated as **disabled**.
- When this parameter is enabled, the **Check-in with Smile** button will be visible in the Loyalty screen option.



Note

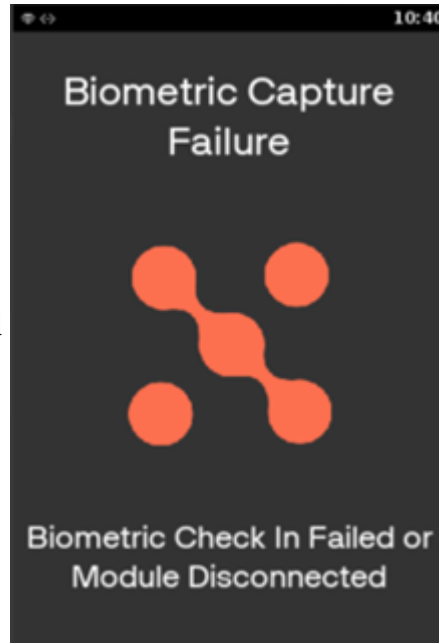
Refer to [Application Parameters](#) table for more details on the BIOMETRICENABLED parameter.

Response Code

Refer to [Result/Error Codes](#) for more details.

Response Code	Response Text	Displays
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59087 Biometric Check In Failed



59088 Enrolment Needed NA

Sample Requests and Responses

Biometric Check In Failed (59087)

Request:

```
<TRANSACTION>
  <FUNCTION_TYPE>DEVICE</FUNCTION_TYPE>
  <COMMAND>LOYALTY</COMMAND>
</TRANSACTION>
```

Response:

```
<RESPONSE>
  <RESPONSE_TEXT>Biometric Check In Failed</RESPONSE_TEXT>
  <RESULT>ERROR</RESULT>
  <RESULT_CODE>59087</RESULT_CODE>
  <TERMINATION_STATUS>FAILURE</TERMINATION_STATUS>
  <COMMAND>LOYALTY</COMMAND>
  <BIOMETRIC_TRAN>0</BIOMETRIC_TRAN>
  <COUNTER>105</COUNTER>
  <POS_RECON>310</POS_RECON>
</RESPONSE>
```

Enrolment Needed (59088)

Request:

```
<TRANSACTION>
  <FUNCTION_TYPE>DEVICE</FUNCTION_TYPE>
  <COMMAND>LOYALTY</COMMAND>
</TRANSACTION>
```

Response:

```
<RESPONSE>
  <RESPONSE_TEXT>Enrollment Needed</RESPONSE_TEXT>
  <RESULT>ERROR</RESULT>
  <RESULT_CODE>59088</RESULT_CODE>
  <TERMINATION_STATUS>FAILURE</TERMINATION_STATUS>
  <COMMAND>LOYALTY</COMMAND>
  <BIOMETRIC_TRAN>0</BIOMETRIC_TRAN>
  <COUNTER>104</COUNTER>
  <POS_RECON>310</POS_RECON>
</RESPONSE>
```