Clover Introduces Identity-Based Payments to Transform Everyday Transactions

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Visit Booth #5451 at NRF 2026: Retail's Big Show to discover how Clover, powered by Wink's advanced technology, is enabling biometric recognition for secure, frictionless payments

MILWAUKEE--(BUSINESS WIRE)--Jan. 7, 2026-- Clover, the all-in-one commerce solution from Fiserv (NASDAQ: FISV), a leading global provider of payments and financial services technology, today announced a collaboration with Wink, the multimodal biometric identity and payments platform. This first-of-its-kind collaboration integrates Wink's award-winning face and palm payments technology with advanced identity and intelligence layers directly into the Clover platform. The integration marks a significant transition to identity-based payments with enhanced security and customer checkout experience.

The new solution will enable Clover merchants to offer the fastest, most personalized checkout experience while helping to secure every transaction with AI-powered biometrics. Unifying identity, payment, and loyalty allows merchants to offer brand new checkout experiences that shorten checkout times, reduce fraud exposure, and increase repeat visits without adding operational complexity. By leveraging a secure token vault to manage biometric profiles, Clover further enhances transaction security and helps ensure that sensitive data is not stored alongside payment credentials. This integration will initially be available to QSRs, sports venues and retailers, with continued rollout throughout 2026.

"The future of commerce is the unification of payment and identity," said Sanjay Saraf, SVP and Global Chief Product Officer, Merchant Solutions at Fiserv. "By embedding Wink's leading biometric security and intelligence directly into the Clover platform, we're making cutting-edge technology simple, secure, and accessible for Main Street SMB businesses, helping them to deliver exceptional experiences and unlock new opportunities for growth."

Consumers will benefit from the convenience of biometric recognition—including contactless palm, face, and voice authentication—for frictionless interactions that are private, compliant, and built to meet the strict standards for payments, data protection, and regulatory frameworks. This technology eliminates the need for physical cards or devices, making transactions faster and more secure than ever before.

Additional benefits of this collaboration include:

- **Immediate value for merchants and partners.** Clover is enabled to deliver biometric checkout, loyalty enrollment, and age-restricted commerce that requires no IDs, no manual checks and no staff intervention, helping reduce line friction, labor dependency, and abandonment at checkout.
- **Unified, Identity-Driven Commerce.** Clover and its merchant partners can connect in-store, mobile, and online experiences through a single biometric identity—linking payments, loyalty, and instant age verification into one seamless, secure moment.
- **Frictionless Enablement.** Wink can be activated through the full Clover device family (including Station Duo, Mini, Flex, and Clover Kiosk) with no hardware changes and minimal integration lift.
- **Fraud Prevention.** By utilizing Wink's advanced AI-based human presence assurance technology, Clover merchants can reduce fraudulent transactions while offering more personalized, fast and low-friction checkout experiences.

"Wink's strategic integration with Clover will bring unparalleled security, speed, and intelligence to every transaction across a large ecosystem of merchants, app developers and partners," said Deepak Jain, Founder and CEO of Wink. "We are excited to work closely with Fiserv to bring to market many advanced use cases of identity-driven payments that will define the future of connected commerce at scale across retail, hospitality, venues, and stadiums."

The new identity-based payment solution will be demonstrated live at the Fiserv booth #5451 during the NRF 2026: Retail's Big Show in New York City, January 11-13, 2026. Attendees are invited to experience the secure, frictionless future of checkout firsthand.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV), a Fortune 500 company, moves more than money. As a global leader in payments and financial technology, the company helps clients achieve best-in-class results through a commitment to innovation and excellence in areas including account processing and digital banking solutions; card issuer processing and network services; payments; e-commerce; merchant acquiring and processing; and Clover®, the world's smartest point-of-sale system and business management platform. Fiserv is a member of the S&P 500® Index, one of TIME Magazine's Most Influential Companies™ and one of Fortune® World's Most Admired Companies™. Visit fiserv.com and follow on social media for more information and the latest company news.

About Wink

Wink connects commerce with identity as the industry's first multi-factor biometric platform, combining face, palm, voice, and device recognition to help businesses securely and instantly recognize customers across every channel. Built for privacy and security, Wink's biometric technology enables faster checkout, reduced fraud, and more personalized experiences without reliance on passwords, cards, or devices.

In 2025, Wink was recognized by Javelin Strategy & Research as Best in Class for Biometrics-as-a-Service, reflecting its role in advancing biometric payments and authentication. In addition to the industry leading Biometric platform, Wink also operates a fully PCI Level 1 and SOC2 compliant Payment Gateway and Network business which has been adopted by industry leading ISOs and Fintechs, performing hundreds of millions of transactions every year.

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