

NXT-ID Patents Behavior-Directed Payments

July 13, 2015

OXFORD, Conn., Jul. 13, 2015 /PRNewswire/ --NXT-ID, Inc. (NASDAQ:NXTD) ("NXT-ID" or the "Company"), a biometric authentication company focused on the growing mobile commerce market, announced today that it has filed provisional patent 62/188684 for

BEHAVIORAL-DIRECTED AUTHENTIATION METHOD AND SYSTEM.

NXT-ID achieves another new convenient and secure method to make payments. With this patent, NXT-ID further expands new, innovative payment methods, introduced with its groundbreaking voice-direct payment patent application, with behavior-directed payments by introducing a new class of authentication called "behavior-metrics".

"Like voice-directed payments where you can simply say to pay, this invention enables you to draw to pay," says David Tunnell, CTO of NXT-ID.

"Users are very familiar with typing a PIN or drawing a pattern to access a device. Soon, they can also choose a payment account using the same methods they use to authenticate with a device."

This new technology recognizes both the individual (something you are) and the action (something you know). Behavior-metrics may include, facial expressions, gesture movements, patterns drawn, or even PINs - virtually any motion, sound, or other behavior that can be detected by sensors and combine physiological features unique to a person, such as biometrics, with some unique action, such as behavior, that can be chosen by a user.

"Convenience is just as important as security", adds Mr. Tunnell. "Another key advantage of behavior-metrics is that they enable accessibility. Like directing payment by simply asking for a word that is associated with an account, users may simply perform a gesture or draw a pattern without having to view a display, enabling a method to pay for those with disabilities such as impaired vision."

Behavior-metrics simplify selecting a payment by combining it with the same authentication used to access a device. No more flipping through wallets or purses to find a payment card, or even through apps to select a payment account. A payment, loyalty, or any account can be selected quickly, immediately as the user authenticates with a device. This invention will enable mobile and wearable devices to improve both the security and convenience of performing mobile payments and will be available on Wocket® in the future.

Wocket® is a smart wallet designed to protect your identity and replace all the cards in your wallet, with no smart phone or cloud required. Wocket® works most anywhere credit cards are accepted and only works with your biometric stamp of approval or passcode

All your credit, debit, loyalty, gift, ID, membership, insurance, medical information, passwords, and virtually any other information can be protected on Wocket®.

Buy the Wocket® a www.wocketwallet.com

See the full Wocket® FAQ at: http://wocketwallet.com/pages/fag

Product images are available for media at: http://press.nxt-id.com

About NXT- ID Inc. - Mobile Security for a Mobile World: (NXTD)

NXT-ID, Inc.'s innovative MobileBio® solution mitigates consumer risks associated with mobile computing, m-commerce and smart OS-enabled devices. The company is focused on the growing m-commerce market, launching its innovative MobileBio® suite of biometric solutions that secure consumers' mobile platforms led by **Wocket**®; a next generation smart wallet designed to replace all the cards in your wallet, no smart phone required. Wocket was recognized as one of the top technology products at CES 2015 by multiple media outlets including Wired.com. The Wocket works most anywhere credit cards are accepted and only works with your biometric stamp of approval or passcode. http://www.wocketwallet.com/

NXT-ID's wholly owned subsidiary, 3D-ID LLC, is engaged in biometric identification and has 22 licensed patents in the field of 3D facial recognition http://www.nxt-id.com/, <a hr

Forward-Looking Statements for NXT-ID: This press release contains forward-looking statements within the meaning of the Private Securities
Litigation Reform Act of 1995. Forward-looking statements reflect management's current expectations, as of the date of this press release, and involve
certain risks and uncertainties. Forward-looking statements include statements herein with respect to the successful execution of the Company's
business strategy. The Company's actual results could differ materially from those anticipated in these forward-looking statements as a result of
various factors. Such risks and uncertainties include, among other things, our ability to establish and maintain the proprietary nature of our technology
through the patent process, as well as our ability to possibly license from others patents and patent applications necessary to develop products; the
availability of financing; the Company's ability to implement its long range business plan for various applications of its technology; the Company's
ability to enter into agreements with any necessary marketing and/or distribution partners; the impact of competition, the obtaining and maintenance of
any necessary regulatory clearances applicable to applications of the Company's technology; and management of growth and other risks and
uncertainties that may be detailed from time to time in the Company's reports filed with the Securities and Exchange Commission.

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