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## FROM FINLAND, PLATFORM ENABLES CONSUMERS TO PAY WITH THEIR FACE

 RETAIL

### Uniqul uses facial recognition technology to enable consumers to pay without their wallet.

We recently wrote about Russia's [Synqera](#) platform, which uses facial recognition to offer shoppers discounts based on their mood, and now [Uniqul](#) wants to use the technology to enable consumers to pay without their wallet.

Developed in Finland, the tablet-based system is designed to be placed at retail checkout points, where – instead of asking the customer to pay by cash or credit card – biometric sensors match their face to the corresponding Uniqul account. The shopper then confirms that they want to pay by simply tapping OK. The company says that it uses “military grade algorithms” in order to ensure that the right customer is detected and their biometric data is secure, while the entire process takes around five seconds. Rolling out a pilot program in Helsinki, Uniqul prices its service based on the shopper's distance from their chosen ‘home’ location. A EUR 0.99 fee is applied to purchases made using the system at outlets within one to two kilometers, which rises to EUR 2.99 at locations elsewhere in the city and its suburbs. A EUR 6.99 charge is added for those traveling outside of their hometown. The video below offers a vision – albeit one rendered slightly creepy by copious slo-mo footage – of the UNIQUL system:

Uniqul, just like Synqera, shows that this kind of technology – reminiscent of sci-fi films such as **Minority Report** – isn't just fantasy. But will consumers be wary of its security implications or embrace it for its convenience?

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