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NEW CREDIT CARD USES BIOMETRIC FINGERPRINTING TO PAY

 WORK & LIFESTYLE

Mastercard recently unveiled its biometric credit card that uses the owner's fingerprint to authorize payments in place of a pin number.

Biometrics, although not unhackable, are proving to be one of the stronger identification options available for secure transactions. Facial recognition technology is now being used to speed up the [airport boarding process](#), and [eye scanning](#) is being used to lock and unlock smart devices as well as being considered by at least one bank.

Following successful trials in South Africa, [Mastercard](#) has just introduced its newest card incorporating biometric fingerprinting for identification and payment. By integrating the sensor needed to scan a fingerprint into the card, the credit card giant has eliminated the need for additional equipment at the point of sale. The biometric card not only stores the owner's fingerprint, it scans a finger to confirm or deny a transaction. Retailers should be able to accept the new cards anywhere that chip and pin is already in use.

Owners of the new card will be able to change the stored fingerprint data up to nine times before the card is permanently locked. Experts say this could help strengthen the security of financial transactions in general since card pin numbers are generally considered the weak point of the current system. For now, the biometric cards will only be usable for in-person sales, with online purchases requiring the more traditional methods of verification. Further tests are planned across

Europe and Asia with a worldwide rollout expected later this year. How could identity theft be reduced by combining biometric identification processes?

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