



Microchip payment

Innovation > Work & Lifestyle > Swedish rail passengers use implanted chips as ticket

SWEDISH RAIL PASSENGERS USE IMPLANTED CHIPS AS TICKET

 WORK & LIFESTYLE

A Swedish rail operator has begun using a payment system linked to microchips embedded in customers' hands.

Think an eticket is cutting edge? How about using a biometric implant? Recently, companies have been experimenting with novel ways to pay, such as a credit card that uses [biometric fingerprinting](#) and [cashless payment](#) methods. Now, state-owned Swedish rail operator [SJ](#) is the first travel company in the world to allow passengers to use a biometric chip implanted in their hand instead of a paper or eticket. At the moment, the scheme is only available to people who already have the biometric implant.

Since around 2015, some tech companies in Sweden, such as startup hub [Epicenter](#), have begun implanting their employees with the chips, which are injected into the hand and can be used to open doors, operate printers, or buy smoothies in the company cafeteria with a wave of the hand. The tiny chips use Near Field Communication (NFC), the same technology used in contactless credit cards and mobile payments. When activated by a reader data flows between the two devices using electromagnetic waves.

Users of SJ's new system first sign up to a loyalty program and are given a membership number. Customers then buy tickets in the normal way from the website or mobile app. Their membership number, which is the reference code for the ticket, is then linked to their chip. If the chip is then hacked, the only data that can be gleaned is the membership number. SJ claims that around 3,000

people currently use the microchips for travel. In an interview with the [BBC](#), SJ press officer Stephen Ray said he envisages the chips eventually being used for “a lot of stuff” – including credit cards, and car and house keys. What issues will come up if people begin to pay for things with implanted chips, and how can these be overcome?

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