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UK BANK PILOTS FINGERPRINT-SENSITIVE BANK CARDS FOR CONTACTLESS PAYMENTS

 FINANCIAL SERVICES

NatWest is piloting using customers' fingerprints to approve bank card purchases over £30

Spotted: British bank [NatWest](#) is piloting bank cards that use fingerprints instead of PIN numbers. The pilot is a first in the UK, [the bank says](#). NatWest will give biometric cards to 200 people later this year. They will register their fingerprints at a physical branch of the bank. The plan is to eventually let people register their prints remotely.

The fingerprints themselves would be [stored on the card](#), not at the bank, according to [Gemalto](#), the digital security company that designed the cards. The bankcards will also still work with a PIN or as a contactless “tap and go” card.

There are no plans to roll out the product nationwide at this point, the bank says. Banks in other countries are also testing the technology. Gemalto supplied an Italian bank, Intesa Sanpaolo, with Mastercard [biometric contactless payment cards](#) late in 2018.

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Website: personal.natwest.com

Contact: twitter.com/NatWest_Help

Takeaway:

Contactless payments are popular in the UK -- 52 percent of goods and services were [paid for using “tap and go” technology](#) as of June 2018. But thefts using contactless payment are [on the rise](#). In the UK, the number of [contactless fraud incidents doubled](#) between 2017 and 2018. Using

card owners' fingerprints would make it harder for thieves to use stolen cards. It would also allow companies to raise the purchase limit for contactless payments. Today, the typical limit is £30. The biometric system would enable people to make purchases of any amount without needing a PIN number. The use of biometric data is affecting a wide range of industries from banking to prison-related products and services. Consumers can already use their fingerprints to make purchases on iPhones. Springwise has recently spotted other companies using [biometrics to replace passcodes](#). The convenience and sense of security is attractive. But there are lingering concerns that excess use of our personal data could pose security risks.