

MasterCard, Zwipe announce fingerprint-sensor card

October 18 2014, by Nancy Owano



On Friday, MasterCard and Oslo, Norway-based Zwipe announced the launch of a contactless payment card featuring an integrated fingerprint sensor. Say goodbye to PINs. This card, they said, is the world's first contactless payment card featuring an integrated fingerprint sensor.

PC Mag noted the simplicity of the card procedure: hold your thumb against the fingerprint ID on your credit card and [wave](#) it over a

contactless payment station. When your transaction goes through, the machine beeps. PC Mag said the card is scheduled for next year. "Our belief is that we should be able to identify ourselves without having to use passwords or PIN numbers. Biometric authentication can help us achieve this," said Ajay Bhalla, president of enterprise safety and security at MasterCard. Bhalla is no stranger to contactless technology and what it could mean for MasterCard. He led the early rollout of MasterCard's PayPass contactless technology in 14 Asian markets and established partnerships, one of which enabled commuters to make contactless MasterCard payments on Singapore's public transport network. Last month, he remarked on the future of biometric payments, saying "the idea of running out for some milk, walking into a store and using your thumb print to make the purchase has sounded futuristic, even if the technology has been in place for a while." He added, "We have already had great success in Africa, with financial inclusion projects which use biometrics to identify millions of cardholders."

As for the Friday launch, noteworthy features about the card technology is that cardholder fingerprint data is stored directly on the card, not in an external database, and there is no need for a PIN entry. What's more, the card functions without a battery; energy is harvested from the payment terminals. Activation is through a simple fingerprint scan; the bank card can be used anywhere that accepts [contactless payments](#). Also, cardholders can make payments of any amount with the card.

Zwipe offers secure [biometric authentication](#) technology that holds the cardholder's biometric data. It has an EMV-certified secure element and MasterCard's contactless application. EMV is a global standard (stands for Europay, MasterCard and Visa) for integrated circuit cards ("chip cards") and IC card capable POS terminals and ATMs. Zwipe's team of engineers have come up with what they describe as a power-efficient, secure fingerprint algorithm.

Commenting on the launch announcement, Chris Merriman of The Inquirer said, "The advantage of this is clear: unless a thief steals your finger, he won't be able to use the card. And if he did steal your finger, he'd have to explain to the [cashier](#) why he was buying a coffee and a newspaper with a severed mid-digit."

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Citation: MasterCard, Zwipe announce fingerprint-sensor card (2014, October 18) retrieved 10 April 2024 from
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