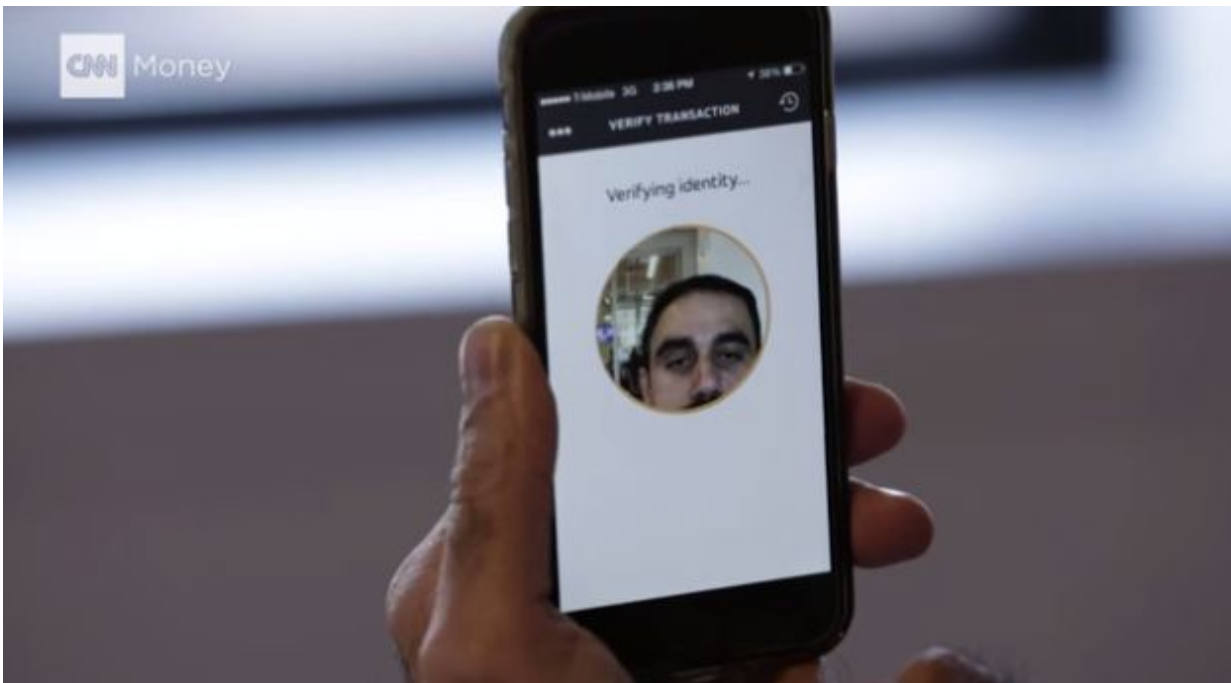


MasterCard pay by face verification to start as pilot program

July 4 2015, by Nancy Owano



MasterCard's Ajay Bhalla, President, Enterprise Safety and Security, has something to argue against sole reliance on passwords: "We want to identify people for who they are, not what they [remember](#)."

Earlier this year, Bhalla stated in a company blog, "We must not rely solely on one authenticator. And this is where we will see passwords

kicked into the long grass in favor of [biometrics](#) – and not just a fingerprint. We are in active commercial trials with other partners for voice and [facial recognition](#), and even cardio rhythm recognition. Shoppers need to have the choice to identify themselves in different ways based on personal preference or the environment they are in."

The company has made more news with its step in that direction; the MasterCard site has announced its [pilot](#) program, in an item titled "Replacing Passwords with Selfies."

Later this year, [online shoppers](#) using MasterCard will be able to get their [purchases](#) approved with a facial scan. MasterCard is to manage this as a fingerprint/facial scan [pilot program](#) for 500 customers. The goal is to work out any kinks, reported *CNNMoney*, and then swing into public launch after that.

At checkout, you hold up your phone and take a photo. Bhalla believes passwords are "a pain." He said people get an unpleasant surprise when a hacker gets into a particular website and knows the passwords. There are other solutions for when shoppers need to go up on the Internet, he said, and their bankers need ways to verify their identity.

This particular product, he said, seamlessly integrates biometrics into the experience; an app allows the user to choose fingerprint or face as identification. All you need to do is tap, he said, and it asks you to verify the amount. As a video showed, the screen instructs the user to "blink now." *CNNMoney* said, "security researchers decided blinking is the best way to prevent a thief from just holding up a picture of you and fooling the system."

The BBC on Friday quoted Ken Munro, security researcher at Pen Test Partners, who recalled that in the technology's earlier days, "People realized you could take a photo of somebody and present it to the

camera, and the phone would [unlock](#)."

If you choose fingerprint mode, you just touch.

Which smartphones will work with this program? Every, said *CNNMoney*, will work for the person to download the MasterCard phone app and begin use. MasterCard is partnering with Apple, BlackBerry, Google, Microsoft and Samsung devices. Bhalla said in *CNNMoney* that "The new generation, which is into selfies ... I think they'll find it cool. They'll [embrace](#) it."

Cool, but is it safe? All fingerprint scans will create a code that stays on the device, said *CNNMoney*; as for the face, the recognition scan will map out a face, convert it to 1s and 0s and transmit that over the Internet to MasterCard.

Bhalla noted in the *CNNMoney* report that MasterCard cannot reconstruct your face. "They're storing an algorithm, not a picture of you," said Palo Alto-based authentication [company](#) Nok Nok Labs' CEO, Phillip Dunkelberger.

According to the MasterCard announcement, MasterCard will be testing a range of authentication methods, such as facial identification, voice recognition and cardiac rhythm through a wearable wristband.

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