

Mastercard introduces biometric shopping card

Mastercard has launched a biometric card that uses fingerprints to enable purchases, revealing that it had been piloting the card, a global first for the company, in SA.



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"When we heard about the innovation at a global level, we thought it would be relevant to our customers here. There is also an understanding in SA of the value of biometrics," said Mark Elliott, head of Mastercard in the country.

The South African Social Security Agency has used biometric cards to distribute grants since 2012.

Building on the fingerprint scanning technology used in mobile payments, Mastercard's biometric card stores an encrypted digital template of the user's fingerprint. Cardholders insert the card into a retailer's terminal and place their finger on the embedded sensor, which verifies the fingerprint and authenticates the transaction.

The card can be used at any card terminal using EMV (Europay, MasterCard, and Visa) technology globally.

Personalised shopping experience

Mastercard was scaling the pilot, with plans to roll the card out globally, Elliott said. Additional trials were planned for Europe and Asia Pacific. The trials in SA had used Pick n Pay and Absa employees.

Richard van Rensburg, deputy CEO of Pick n Pay, said the cards personalised the shopping experience. "Biometric capability will mean added convenience and enhanced security for our customers."

Absa would make biometric cards available to its customers after the test period, said Geoff Lee, head of card and payments at Absa retail.

Mastercard hoped the biometric cards would further displace cash, said Elliott.

A future version of the card would feature contactless technology with customers hovering their card over a retailer's terminal and authenticating the transaction by using their fingerprints.

Source: Business Day

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