

MasterCard Introduces New Card with Embedded Fingerprint Scanner

April 20, 2017 - In an attempt to prevent fraud, MasterCard has introduced a new version of its credit card containing an embedded fingerprint scanner. The card, which is currently being tested in South Africa, will allow consumers to identify themselves using a fingerprint rather than a PIN number. In a news release, the company said that using fingerprints is more secure because they can't be duplicated. But that doesn't appear to be trueâ€”at least not in the case of Apple or Android. Both of those platforms have had their fingerprint authentication hackedâ€”quite publically. There is no real reason at this point to believe that MasterCard's technology will fare any better.

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s.type = 'text/javascript';  
s.src = 'http://widgets.digg.com/buttons.js';  
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})();
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})();
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The new cards are supposed to help prevent fraud for in-store purchases or at places when the cardholder has to present their credit cards in person. The new technology will apparently have little or no effect for online purchases.

The company is rolling out the new card by geographic region. They expect to be offering the card globally by the end of 2017.

The new cards will work with existing merchant terminals that can read chip-and-PIN cards. This means that merchants already equipped with this technology will not have to purchase new equipment to work with the cards. Merchants who still rely on magnetic stripe readers for credit card purchase will have to upgrade their equipment for the new cards to work.

In the company's news release, they stated that the fingerprint scanning would also provide a new level of convenience to their customers by eliminating the need to enter a PIN. Frankly, we have to question that claim. Anyone who has ever used a fingerprint scanner on their cell phone already knows that you may have to swipe your finger over the sensor several times before it works. And if your hands are damp, there is a pretty good chance that the sensor won't work at all.

It will be interesting to see if the company actually sees a reduction in fraud from the new cards. For those who aren't traditional early adopters of new technology, we'd suggest waiting to get your hands on the new cards when they are introduced in the US so that they can use others to get the bugs worked out.

by Jim Malmberg

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