



## Pay With Face: Mastercard Rolls Out Global Biometric Payment System

### Description

The promise of convenience and security are overshadowed by the massive hoovering up of personal biometric data along with all financial transactions. In short, Mastercard has entered the age of Surveillance Capitalism where it will sell its surplus data to the highest bidders. ? TN Editor

Mastercard unleashes new era of biometric payments to enhance the checkout experience.

No more fumbling for your phone or hunting for your wallet when you have your hands full – the next generation of in-person payments will only need a quick smile or wave of your hand. The trusted technology that uses your face or fingerprint to unlock your phone can now be used to help consumers speed through the checkout. With Mastercard's new **Biometric Checkout Program**, all you will need is yourself.

As part of a global launch announced earlier today, the program represents a first-of-its-kind technology framework to help establish standards for new ways to pay at stores of all sizes, from major retailers to mom-and-pop shops. The program outlines a set of standards that banks, merchants and technology providers adhere to, helping to ensure the security and privacy of personal data when people pay biometrically.

Globally, [74%](#) of consumers have a positive attitude towards biometric technology, and the market for contactless biometrics technology is projected to reach [\\$18.6 billion](#) by 2026.

"The way we pay needs to keep pace with the way we live, work and do business, offering choice to consumers with the highest levels of security," said Ajay Bhalla, president, Cyber & Intelligence at Mastercard. "Our goal with this new program is to make shopping a great experience for consumers and merchants alike, providing the best of both security and convenience."

### Transforming the checkout experience

Participants in Mastercard's Biometric Checkout Program offer consumers the option to conveniently enroll into their biometric checkout services, in store or at home, through a merchant or identity

provider app. Once enrolled, there is no need to slow down the checkout queue searching through their pockets or bag. Consumers can simply check the bill and smile into a camera or wave their hand over a reader to pay. The new technology ensures a fast and secure checkout experience, whilst also empowering consumers to choose how they want to pay.

For merchants, the benefits are also considerable, from faster transaction times and shorter lines to greater hygiene and heightened security. The payments system can be integrated with loyalty programs and personalized recommendations to help consumers find products they might be interested in based on previous purchases.

Mastercard is working with partners including NEC, Payface, Aurus, PaybyFace, PopID and Fujitsu Limited to ensure the launch and scale of these types of new checkout capability around the globe, adhering to an overarching framework of minimum standards, specifications and guidelines that address security, biometric performance level, and data protection in the context of in-store biometric payments.

The first pilot will be launched this week in Brazil with Payface and St Marche. The pilot will see Payface's technology implemented across five St Marche supermarkets in São Paulo. Consumers visiting these supermarkets are able to enroll their face and payment information through the Payface app, and once registered, they can simply smile to pay at the checkout without a card or mobile device. Future pilots are being planned for roll-out in the Middle East and Asia.

"We've been developing Payface since 2018, with a mission to help transform the way people pay – improving the experience, without compromising on security," said Eládio Isoppo, chief executive officer, Payface. "This partnership with Mastercard is a welcome step forward for us and will enable our technology to be used by more merchants and consumers, making shopping easier and bringing the joy of a smile to payments."

## **Building on a legacy of rich innovation**

Biometric Checkout is Mastercard's next step to support the evolution of payments, alongside a suite of recent innovations, such as Shop Anywhere, Enhanced Contactless (ECOS) and Cloud Point of Sale, which have been rolled out to provide consumers and merchants with frictionless, flexible and secure in-store experiences.

Mastercard has long pioneered biometrics – instore and online – as a secure way to verify identity, replacing the password with the person. The effort, which builds on the EMV 3-D Secure standard, enables people to shop and pay through biometric-powered payment cards, devices and wearables. Biometrics have also featured in confirming online shoppers' identities through "selfie pay" and online, leveraging key standards such as FIDO (Fast Identity Online).

As this technology is increasingly adopted across the world, Mastercard is helping ensure all stakeholders maintain the highest levels of security and privacy to protect consumers. The Biometric Checkout Program is governed by Mastercard's [principles for data responsibility](#), reinforcing that consumers have the right to control how their personal data is shared and benefit from its use.

[Read full press release here...](#)

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