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Thanks To MasterCard, You'll Soon Be Able To Buy Stuff With Your Face

By Katie Link | February 22, 2016

NEWSY

They say a picture is worth a thousand words. Well, MasterCard thinks your picture is worth whatever you're trying to buy.

"This app lets you choose your fingerprint or your face. All you need to do is tap, and it asks you to verify the amount. You tap it, and the transaction has been OK'd," Ajay Bhalla, MasterCard's chief product security officer, told CNN.

MasterCard started testing this product last year. On Monday, the company announced "selfie pay" is here to stay. Based on feedback, it seems like the decision was easy.

The company reportedly told the BBC **"92 percent of its test subjects preferred the new system to passwords."**

No huge surprise, since we're notoriously bad at passwords. Selfies on the other hand? We seem to be good at those.

It's not just about playing to our strengths, though. MasterCard says by requiring a user to blink during the selfie photo, hackers or thieves won't be able to beat the system by just holding up a photo of the account holder.

MasterCard isn't the only company toying with new technology. HSBC will soon let account holders access accounts via voice and fingerprints.

Apple Pay, Samsung Pay and Android Pay all let users authorize payments with a fingerprint.

But MasterCard may be going a step further. According to VentureBeat, the company is developing a way to authenticate credit card transactions through a user's heartbeat.

So it may take us awhile to feel comfortable with that one. In the meantime, "selfie pay" will be rolled out in 14 countries, including the U.S., this summer.

La phrase en gras apparait sur l'écran.