

Mastercard launches first thumbprint biometric card

Help is finally at hand for bank customers who struggle to remember their pin: Mastercard has launched the first biometric bank card that allows users to make payments in stores using their thumbprint.

Following successful trials in Norway, Mastercard said it is now ready to start offering the biometric cards to UK banks – and says the first could be in use as soon as this time next year.

Currently bank customers can pay for goods up to £20 with contactless payment by "waving" their cards, but are required to input their pin number for items costing more.

The new cards will allow users to place their thumb on special reader contained within the card, and wave it over the contactless terminal. The thumbprint reader establishes that the card holder is making the purchase – doing away with the need to input the pin. It will allow shoppers to wave and pay for items of any value.

The cards are expected to appeal to tech enthusiasts, but could be a boon for older customers who struggle to remember the security pin. Too many still write down pin numbers, contrary to all the advice from the banks, and are thereby at risk of theft. Ajay Bhalla, president of security solutions at Mastercard said: "Our challenge is to ensure the technology offers robust security, simplicity of use and convenience for the customer."

The extra cost of the cards, which do not contain a battery, will be borne by the bank issuing them. Reduced fraud levels will likely help offset their cost.

Mastercard's launch is the latest in a move towards technology that until now was limited to James Bond movies.