

Biometric Card FAQs

1. What is this biometric card?

Mastercard announced the next generation of the biometric card which combines chip technology with fingerprints - a piece of who you are - to conveniently and safely identify cardholders for in-store purchases.

2. How does it work?

A cardholder enrolls their card by simply registering with their financial institution. Upon registration, the fingerprint is converted into an encrypted digital template that is stored on the card. The card is now biometrically activated with the cardholder's fingerprint template and ready to be used at any EMV card terminal globally.

When shopping and paying in-store, the biometric card works like any other chip card. The cardholder simply dips the card into a retailer's terminal while placing their finger on the embedded sensor. The fingerprint is verified against the template and – if the biometrics match – the cardholder is successfully authenticated and the transaction can then be approved with the card never leaving the consumer's hand.

3. What is a fingerprint template? Is my fingerprint stored on the card? Where?

There is NO fingerprint image stored on the card. There is a numerical representation (0s & 1s) of the fingerprint image called a “fingerprint template” – this is stored on the chip within the card.

4. Is there truly no potential for fraud?

No one single solution is “bulletproof.” However, when layers of security are used in tandem, we are able to get ahead of criminals. Since the biometric data resides on the card we are limiting the ability of mass fraud attacks.

5. I have heard that hackers can fool fingerprint sensors by transposing fingerprints onto silicon or other materials. Can this be done with the biometric card?

It is not easy to place a “fake” fingerprint onto the fingerprint sensor. Since the cards will be used in a card present environment the store clerk will be able to notice any potential criminal activity.

6. Will the introduction of the biometric card increase crime (i.e. criminals cutting off people's fingers to steal their money)?

This is nearly impossible as the card needs to be presented and used in-person. It would be difficult for a fraudster to do this without being seen by the merchant staff.

7. Are biometrics really more secure than PINs and signatures?

Our cardholders have peace of mind knowing that payment security is in the DNA of our brand-so of course all our products are designed with security top of mind. And as a technology company, we're always looking at the most advanced technology to enhance the security of our products and services. The value of the biometric card is that it combines chip technology with a piece of who you are, building an additional layer of security with something that is not knowledge based.

Our job is to continuously innovate and provide convenient and safe payment choices to the market. Biometrics is definitely part of the next frontier in payment security and why you see us investing here.