

02/16/2007



## A system that will allow ATMs to identify you by your fingerprints

**In the future ATM machines may incorporate fingerprint readers** to identify the user, as a measure to prevent credit card fraud.

**Fingerprint patterns.** Each of us has a unique print pattern. No two fingerprints in the world are identical.

### **Forget about your pin. The ATM will recognize your fingerprint.**

Yesterday we were presented with a biometric solution that would allow ATMs to identify users via their fingerprint, and also facilitate online purchases via fingerprint.

*M. Gesto Laguela ([marta.gesto@quediario.com](mailto:marta.gesto@quediario.com))*

Are you someone that forgets your ATM pass code? Or maybe you leave your ATM card at home by mistake? Well you are in luck, because in the not too distant future you will no longer need a card or "pin". With the help of a unique biometric solution, you will soon be able to access your money, and make purchases in stores and online using just your fingerprint. The technology comes from a Spanish company called Xelios Biometrics. What's more, the company says that the technology is capable of detecting counterfeits and determining whether a finger is "alive".

**A "fingerprint alarm" against theft.**

**Fingerprint also works for purchases.** You can use your fingerprint to authorize payment for your purchases instead of using your credit card.

**The solution is network capable.** With a small device about the size of a "pendrive" which incorporates a fingerprint reader, you can safely interact with your bank account.

**Your fingerprint may also act as an alarm.** Xelios has provided a feature that will protect you if someone forces you to withdraw money under duress. The system gives users the option to login with multiple fingers. One finger can be used in order to trigger a silent alarm in dangerous situations. If you

authenticate with the “alarm finger” the transaction will be much slower and the system alerts the police.

Two millions Spaniards are “wiped” from their accounts. Each year, two million Spaniards and twenty million Europeans in total suffer from fraud related to the forgery or theft of credit cards. Spain is one of the Eurozone countries in which much of this fraud is committed, perhaps because we are also the European country with the largest number of ATMs per capita.