



A Selfie Photo Might Be Your Next Password

Discussion > Advanced 8



Exercise 1 – Vocabulary

biometric	Using measurements of human features, such as fingers or eyes, in order to identify people.
[adjective]	<i>Ex: Access in this room is granted only after passing a biometric screening.</i>

potential	That can develop into something or be developed in the future.
[adjective]	<i>Ex: It is wise to be friendly towards potential buyers.</i>

fingerprint	An impression or mark made on a surface by a person's fingertip.
[noun]	<i>Ex: They searched for fingerprints at the crime scene.</i>

enterprise	A large project, especially one that is difficult; a business organization.
[noun]	<i>Ex: This company is a non-profit enterprise.</i>

authentication	The act of proving that something is genuine, real or true.
[noun]	<i>Ex: I'm not sure whether this watch is a rip-off or not. Let me check the certificate of authentication.</i>



Exercise 2 – Reading

Read the text aloud with your tutor and discuss the key points.

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All those selfies may turn out to be useful after all.

Credit card company MasterCard says its customers could soon use selfie photos (and a fingerprint) instead of passwords to make payments online.

The company thinks a biometric system that could read a photo of your face would be more secure and could drive sales.

Speaking with CNBC at the Mobile World Congress in Barcelona, the company said biometric security has been used on a trial basis in the United States and the Netherlands.



MasterCard said that 53 percent of shoppers forget their passwords at least once a week, causing them to waste more than 10 minutes resetting them. This, the company said, leads to people giving up on potential purchases.

“I think the whole biometric space is a great way of protecting yourself when you are doing payments,” said Ann Cairns, head of international markets for MasterCard. “There are a whole range of biometrics that say ‘I’m me, I’m making a payment’ and it just makes the whole thing more secure.”

“People shop on all sorts of devices, and they expect technology to simplify and secure the transaction,” said Ajay Bhalla, president of enterprise security solutions at MasterCard. “This is exactly what Identity Check delivers.”

Another potential benefit of a biometric system would be to help those in the developing world who might not have government issued identification.

“If you think about some of the things we’ve rolled out in some emerging markets, in places like Africa, where people don’t have identities because they don’t maybe have passports or driving licenses, then biometric authentication is a way of saying ‘I’m me,’” said Cairns.

MasterCard first announced the system last October.



Exercise 3 – Discussion

Discuss the following questions with your tutor.

1. What do you think about biometric security checks online?
2. Do you find this method to be too invasive? Why or why not?
3. How interested are you in security when making online payments?
4. In your opinion, will biometric checks make identity theft more or less common? Why?
5. Theft of credit card information is on the rise around the world. Why do you think this is happening?
6. How can one make sure he/she won't be a victim of credit card theft?
7. What are the challenges that we are presented with in an increasingly digitized world?
8. Is the rapid advancement of technology leading towards a sort of “dehumanization”?