Passwords are passe but biometrics are not mobile

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Writing in the *International Journal of Electronic Marketing and Retailing*, researchers from the US and Germany point out an inherent flaw in the financial industry adopting biometric logins to boost security in that the advent of mobile devices, such as netbooks, PDAs, and smart phones might make biometric logins impossible when one is on the move.

Biometric logins that use [fingerprints](#), [voice recognition](#), or identify you based on how you type look set to replace conventional passwords for accessing online banking and credit card services, online payment companies and even internet stockbrokers. However, smart phones and other portable devices do not currently have the sophistication to be adapted easily for biometric technology. Moreover, users are likely to be reluctant to carry yet another device and its associated electrical charger along with their smart phone simply to login to their bank account when not at their [desktop computer](#).

James Pope of the College of Business Administration, at the University of Toledo, Ohio working with Dieter Bartmann of the University of Regensburg, Germany, explain that the security of online financial transactions is becoming an increasing problem, especially as security loopholes in login systems and web browsers emerge repeatedly. Simply logging in with a password looks set to become technically passé.

"Passwords have been widely used because of their simplicity of implementation and use," the researchers say, "but are now regarded as

providing minimal security." Moreover, as repeated scare stories about hacking and identity theft pervade the media, consumers are becoming increasingly concerned about online security. Further development of e-commerce and banking will be stifled if the issues of fraud and identity theft are not addressed. While biometric readers are being adapted for desktop computers they are seriously lagging behind in portability and compatibility with smart phones and other mobile computing devices.

More information: "Securing online transactions with biometric methods" in International Journal of Electronic Marketing and Retailing, 2010, 3, 132-144

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