

CREDIT CARDS OF THE FUTURE

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Credit Cards are an important part of our lives - they help to transfer, carry and exchange money safely and easily. But let's face it - most credit cards are limited in features. They are completely useless without a compatible machine such as an ATM.

The credit card of the future, conceptualized by Jacob Palmborg, aims to change this - it packs enough technology and features to surpass most commercial devices today. It includes touchscreen interface, real time data and biometric security.

The appearance of this credit card is like no other- instead of just being a solid hunk of plastic, the card consists of a thin touchscreen. On the screen, data such as your account balance and recent purchases are displayed. This allows continuous awareness of all aspects of your account - no ATM is needed. Any changes to your account can be made with just a few swipes and a little navigation on the screen. In addition, the credit card is linked to all your accounts- allowing you to use it as any one of your multiple credit cards.

The card is protected through biometrics- as it recognizes body features such as fingerprints. This obviously gives enhanced security without increasing complexity as everything is automatic. At the touch of an unauthorized person, the card immediately shuts down keeping data and your account safe. And as additional security, no data is actually stored on the credit card itself, but rather it streams data off a server. Meaning if ever to get in the wrong hands, the card can be immediately disabled preventing the person from accessing any data.

To help the visually impaired carry out day-to-day activities just like others, designers are coming up with new innovative products. The latest one by Kwon Ki Nam is the Credit Card for the Blind. When a blind person uses his credit card, there is no way for him to check the payment amount. Also, after the card is swiped over the card reader, it requires the card owner's signature, which becomes quite impossible for the visually impaired. However, the Credit Card for the Blind makes use of fingerprint recognition technology, which serves as a security device and does not necessitate a signature. The payment sum is displayed over the card with Braille. To help blind people recognize the payment amount, a voice recording is broadcasted from a small speaker, delineating the products that are purchased. With no hassle, the visually impaired can use credit card and have an enjoyable shopping.