



Technocracy's Final Frontier: The Takeover Of Your Body

Technocrats see your body as a holy grail of data collection that can in turn be weaponized against you to manipulate your behavior, thinking patterns, buying decisions and life planning. □ TN Editor

Aram Sinnreich recently went grocery shopping at a Whole Foods Market in his hometown of Washington, D.C., and realized he had left his wallet at home. He had no cards and no cash, but he had no reason to worry — at least, not about paying for his food. “I used my iPhone to pay, and I unlocked it with my face,” he said.

That’s when it struck him: We are just one small step away from paying with our bodily features alone. With in-store facial-recognition machines, he wouldn’t even need his smartphone. Sinnreich, associate professor of communication studies at American University, said he got a glimpse of the future that day.

Biometric technology is infiltrating every other aspect of our digital lives. Next stop: replacing your wallet.

Biometric mobile wallets — payment technologies using our faces, fingerprints or retinas — already exist. Notable technology companies

including Apple AAPL, -0.01% and Amazon AMZN, -0.39% await a day when a critical mass of consumers is sufficiently comfortable walking into a store and paying for goods without a card or device, according to Sinnreich, author of “The Essential Guide to Intellectual Property.”

Removing the last physical barrier — smartphones, watches, smart glasses and credit cards — between our bodies and corporate America is the final frontier in mobile payments. “The deeper the tie between the human body and the financial networks, the fewer intimate spaces will be left unconnected to those networks,” Sinnreich said.

Companies are refining biometric services

After a slow start, the global mobile-payment market is expected to record a compound annual growth rate of 33%, reaching \$457 billion in 2026, according to market-research firm IT Intelligence Markets. As payments move from cash to credit cards to smartphones, financial-technology companies, known as fintechs, have been honing their biometric services.

Biometric technology, meanwhile, is infiltrating every other aspect of our digital lives. [Juniper Research forecasts that mobile biometrics will authenticate \\$2 trillion in in-store and remote mobile-payments transactions in 2023](#), 17 times more than the estimated \$124 billion in such transactions last year.

Juniper, a U.K.-based firm that provides research on the global high-tech communications sector, said it expects growth to be driven both by “industry standardization initiatives” like Visa’s Secure Remote Commerce and by the introduction by smartphone vendors of different forms of biometric authentication.

“Using biometrics as a method of payment is going to be pretty popular in the future,” said Hannah Zimmerman, associate attorney with Fey LLC in Leawood, Kan. She said this will be propelled by “the globalization of commerce” and the fact that companies in the U.S. will want to find new ways to facilitate cross-border transactions.

Frictionless payments lead to more spending

It will make shopping easier for consumers and, if studies on mobile payments provide a barometer, more lucrative for companies. A study carried out by researchers at the University of Illinois at Urbana-Champaign found that the number of actual purchases increased by almost one quarter when people used Alipay mobile payments.

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Using a mobile wallet made people likely to spend more on food, entertainment and travel, the university study found. In dollar terms, people using mobile payments spent an average of 2.4% more than those who did not use them. One theory: If we don't handle credit cards or cash, we don't consider a transaction's consequences.

People who use Amazon's Echo smart speaker spend 66% more on average at the online retailer than other consumers, according to a survey of 2,000 Amazon customers from Chicago-based research firm Consumer Intelligence Research Partners. Of course, people who have the money to buy smart speakers may also have more to spend.

Still, it provides a window into the world of frictionless spending: Echo owners spend \$1,700 annually at Amazon versus \$1,300 among Amazon Prime members — who must pay a \$99 a year subscription — and \$1,000 for all Amazon customers in the U.S. Some people may have both Echo devices *and* Prime accounts. (Amazon did not respond to a request for comment.)

Facial recognition is already widely used

Facial recognition has already made its way into financial services. Mastercard MA, -0.24% and Visa V, +0.55% have security features that require people to use their faces to log into their accounts on their phones. Apple's iPhone X enables people to use "[Face ID](#)" to unlock their phones, and Samsung's SSNLF, +0.00% 005930, +1.31% [Galaxy S8 and](#)

[S8+ has an iris scanner](#). Amazon's Rekognition facial-recognition service can also identify both objects and people.

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The facial-recognition market is [projected to double to \\$9 billion](#) between 2018 and 2024, according to Mordor Intelligence, a consulting and analytics firm.

Juniper predicts that 80% of smartphones will have some form of biometric hardware by 2023, representing just over 5 billion smartphones. That has traditionally meant fingerprint sensors, but facial recognition and iris scanning will become more prominent over the next five years, with adoption surpassing 1 billion devices, Juniper forecasts.

China's biggest mobile-payment platforms, Ant Financial Services Group, the Alibaba-controlled BABA, -1.26% entity that operates Alipay, and Tencent Holdings Ltd. TCEHY, +0.16% 700, +0.59%, which runs WeChat Pay, have already launched facial-recognition machines at points of sale. They typically require customers to register for the first time via SMS.

In 2017, KPro, a KFC brand in Hangzhou, China, introduced Alipay facial-recognition technology at points of sale. Today, KFC YUM, +0.89% uses its Alipay's "Smile to Pay" facial recognition technology in more than 700 stores across China. (Before making their very first payment, customers must log in using their phone.)

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Feds Demand Gun Owner Data From Apple, Google

Technocrats in the Administration believe they have some sort of divine right to any data that exists anywhere in the universe, and are working backdoors to increase their already massive hoard of citizen data. □ TN Editor

Own a rifle? Got a scope to go with it? The U.S. government might soon know who you are, where you live and how to reach you.

That's because the government wants Apple and Google to hand over names, phone numbers and other identifying data of at least 10,000 users of a single gun scope app, *Forbes* has discovered. It's an unprecedented move: Never before has a case been disclosed in which American investigators demanded personal data of users of a single app from Apple and Google. And never has an order been made public where the feds have asked the Silicon Valley giants for info on so many thousands of people in one go.

According to an application for a court order filed by the Department of Justice (DOJ) on September 5, investigators want information on users of Obsidian 4, a tool used to control rifle scopes made by night-vision

specialist American Technologies Network Corp. The app allows gun owners to get a live stream, take video and calibrate their gun scope from an Android or iPhone device. According to the Google Play page for Obsidian 4, it has more than 10,000 downloads. Apple doesn't provide download numbers, so it's unclear how many iPhone owners could be swept up in this latest government data grab.

If the court approves the demand, and Apple and Google decide to hand over the information, it could include data on thousands of people who have nothing to do with the crimes being investigated, privacy activists warned. Edin Omanovic, lead on Privacy International's State Surveillance program, said it would set a dangerous precedent and scoop up "huge amounts of innocent people's personal data."

"Such orders need to be based on suspicion and be particularized—this is neither," Omanovic added.

Neither Apple nor Google had responded to a request for comment at the time of publication. ATN, the scope maker, also hadn't responded.

Why the data grab?

The Immigration and Customs Enforcement (ICE) department is seeking information as part of a broad investigation into possible breaches of weapons export regulations. It's looking into illegal exports of ATN's scope, though the company itself isn't under investigation, according to the order. As part of that, investigators are looking for a quick way to find out where the app is in use, as that will likely indicate where the hardware has been shipped. ICE has repeatedly intercepted illegal shipments of the scope, which is controlled under the International Traffic in Arms Regulation (ITAR), according to the government court filing. They included shipments to Canada, the Netherlands and Hong Kong where the necessary licenses hadn't been obtained.

"This pattern of unlawful, attempted exports of this rifle scope in combination with the manner in which the ATN Obsidian 4 application is paired with this scope manufactured by Company A supports the conclusion that the information requested herein will assist the

government in identifying networks engaged in the unlawful export of this rifle scope through identifying end users located in countries to which export of this item is restricted,” the government order reads. (The order was supposed to have been sealed, but *Forbes* obtained it before the document was hidden from public view.) There’s no clear stipulation on the government’s side to limit this to countries outside of America, though that limitation could be put in place.

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