

《六成支付靠手和脸 生物支付时代来临？》

支付宝的数据显示：今年天猫双11，通过生物信息完成支付的占比高达60.3%，创造了新的记录。相当于每10笔支付就有6笔是通过指纹、人脸等完成。



As high as 60.3 percent of payments made via Alibaba's T-mall and Taobao during the recent Singles' Day shopping frenzy were verified by users scanning their fingerprints or faces instead of entering passwords, according to the e-commerce giant.

???11????????????????????60.3????????????????????????????????????

Bio-payments are gradually replacing passwords to become the primary means of payment in future, Kankan News reported.

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Hu Xi, CTO of Ant Finance, which operates the Alipay electronic payment platform used in T-mal and Taobao, said they have explored bio-payment tech as early as 2012, and have pioneered the use of fingerprint authentication in payment during the 2015 Singles' Day shopping spree.

????????????????????????????????2012????????????????????2015????????????????????

Entering a password needs averagely three seconds, while scanning a fingerprint only takes one second, meeting the demands of users who rush for lightening deals, according to Hu.

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In 2015, Alibaba founder Jack Ma debuted face-recognition payment tech at the CeBit conference in Hannover, Germany, subsequently affecting both online and off-line shopping, Hu said.

2015????????????????CeBit????????????????????

Then in 2017, Ant Finance rolled out the world's first commercial application of its 'Smile to Pay' facial recognition system at a KFC outlet in Hangzhou.

2017????????????????????“????”????????

Bio-payment is favored by seniors, as the data showed a 20-percent-increase of usage among this group in 2018.

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