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Fingerprint Proof Card Combines Multi-Account Payment Access With Biometric Authentication

PITTSBURGH, PA, UNITED STATES, August 25, 2026 /EINPresswire.com/ -- Tywana W. of Philadelphia, PA is the creator of the Fingerprint Proof Card, a multi-account payment card concept designed to consolidate information from multiple credit accounts into a single physical payment device while incorporating biometric authentication. The system combines embedded fingerprint recognition with facial recognition at compatible payment terminals to create multiple layers of identity verification before a stored credit account can be used.

Rather than requiring consumers to carry multiple physical credit cards, the Fingerprint Proof Card is designed to provide access to several authorized credit lines through one card. At the point of sale, the user can select the account associated with the intended purchase, allowing different credit accounts to remain accessible without requiring the user to physically carry each corresponding card. The system is also intended to provide access to available funds from a stored account during situations in which an alternative payment method is needed.

Conventional payment cards are generally tied to individual credit accounts and require consumers who maintain multiple accounts to carry several physical cards. This can increase the consequences associated with losing a wallet or having payment cards stolen. Possession of a physical card may also create opportunities for unauthorized transactions when additional authentication measures are not required.

Fingerprint Proof Card solves this problem by separating the physical payment device from the individual credit accounts it can access. The card is configured to securely store or access credentials associated with multiple authorized accounts, with the user selecting the appropriate account when initiating a transaction. The underlying implementation would be designed to maintain separation between individual account credentials while presenting the selected payment method to the payment system.

A central component of the concept is biometric authentication. An integrated fingerprint scanner can verify the user's fingerprint before a transaction is authorized. This authentication layer is intended to reduce the risk of unauthorized use if the physical card is lost, misplaced, or stolen because biometric characteristics are associated with the individual rather than simply the possession of the card.

The system can provide an additional authentication mechanism through facial recognition. At compatible point-of-sale terminals, a camera or other imaging component could capture the user's facial characteristics and compare them with an authorized biometric profile. Using fingerprint and facial recognition in combination provides the potential for multi-factor biometric verification.

Key features and benefits include:

- Multi-account storage: Consolidates information associated with multiple authorized credit accounts into a single card.
- Embedded fingerprint authentication: Uses fingerprint recognition to verify the cardholder before permitting payment activity.
- Point-of-sale account selection: Allows the user to select which stored credit line is used for a particular transaction.
- Emergency account access: Allows users to access an authorized stored credit account when another payment method is unavailable.
- Multiple security layers: Combines card-based payment credentials with biometric verification rather than relying solely on possession of the physical card.
- Streamlined payment management: Provides a centralized interface for managing and accessing multiple credit accounts.

The Fingerprint Proof Card is designed to work with existing payment infrastructure, including EMV-enabled terminals. Implementation would require appropriate security architecture to protect stored payment credentials and biometric information, as well as compatibility with financial institutions, payment networks, and applicable authentication standards. This invention ultimately offers a consolidated payment platform designed around account flexibility, biometric security, and controlled access to stored financial credentials.

Tywana filed her Utility Patent with the United States Patent and Trademark Office (USPTO) and is working closely with InventionHome, a leading invention licensing firm, to sell or license the patent rights to her Fingerprint Proof Card. Ideal licensing candidates would be U.S. based product manufacturers or distributors looking to further develop and distribute this product innovation.

Companies interested in the Fingerprint Proof Card can contact InventionHome at member@inventionhome.com. Inventors currently looking for assistance in patenting, marketing, or licensing their invention can request information from InventionHome at info@inventionhome.com or by calling 1-866-844-6512.

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