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“Let us be alert to the season in which we are living. It is the season of the Blessed Hope, calling for us to cut our ties with the world and build ourselves on this One who will soon appear. He is our hope—a Blessed Hope enabling us to rise above our times and fix our gaze upon Him.” Tozer

Will biometric payments become reality?

Mastercard, Visa look to face recognition and fingerprint

By: Gina Jordan

Making a payment using a part of your body is no longer science fiction. These are exciting days in the world of biometrics and payments. Visa and MasterCard are both working on specifications that will impact consumers globally.

Let's take a quick tour around global world of biometric payments:

- In Nigeria, biometric data is captured by the government and centralized, enabling banks to verify the customer's identity.
- More than 80,000 biometric ATMs are in use across Japan identifying account holders via palm or finger vein scanning.
- In 2013, Citibank introduced biometric ATMs in Singapore, Malaysia and the Philippines, and they're also live in Brazil and Poland
- More than 400,000 USAA customers have opted in to use fingerprint, face or voice recognition with the company's mobile app
- Barclays is using finger vein readers to authenticate key corporate banking customers.

Many other financial services companies and fintech providers are on the cusp of transitioning to biometrics. UK's digital Atom Bank says it plans to use biometrics for authentication, and France's Groupement des Cartes Bancaires card scheme reports to be evaluating modality options.

The Mobey Forum's Biometrics Workgroup found that consumers have adjusted quickly to the concept, particularly on mobile devices. The introduction of Touch ID on iPhones has them not just accepting of biometrics, but seemingly eager for it.

Blink and buy

“Two things have kind of converged,” says Bob Reany, senior vice president of Identity Solutions at MasterCard. “One is that passwords stink and people are fatigued. The other is that there's a nice substitute at the tip of our fingers.”

Reany says technological advances have delivered safe and simple solutions enabling a biometric payments boom. Smart phones and other devices are penetrating the market with touch screens, microphones and high-resolution cameras.

Look no further than MasterCard's pilot in the Netherlands last summer for proof that password fatigue is real. Volunteers had no qualms about using biometrics to make purchases. In fact, registration for the pilot maxed out within a day and enrollment surged past the planned 750 participants. ABN AMRO Bank was so happy with the results of the trial that it has continued offering biometric payments online for its customers.

"We just finished two pilots, one in the U.S. and one in the Netherlands, and we're helping people make safer and simpler payments using biometrics in place of a password," Reany says.

To keep transactions as secure as possible, the MasterCard is taking a multi-layered approach. "We know about device identification, geo location, forensics and analytics on behaviors. So you take everything that we already have, and you add another layer on top of that which would be a biometric authentication."

Say you're ready to buy something on a merchant website, and you've already signed up for your bank's mobile biometric payments option. "As a cardholder, that's just another tool that your bank would offer, that MasterCard facilitates," Reany says.

You hit the pay button, and a message goes from the merchant through MasterCard to the bank. "At that point, we would have sent a notification back to the person's phone saying 'hey, are you really trying to buy something?' You press the phone once to say 'yes,' and then it says hold your phone up. You hold your phone up to your eye level, you blink your eye, and you never press another button. The blink triggers the fact that the consumer is verifying themselves and that they're alive. Then we do a quick facial recognition match and give the approval," Reany says. "Just blink and buy, it's really that quick." The pilots focused on Internet purchases, where fraud is prevalent. They used three modalities: voice recognition, facial recognition and fingerprint. "We don't believe in just one biometric modality. We like to be able to plug in more as technology advances, giving choices to both our banks and consumers," Reany says.

EMV and biometrics

Visa is actively working to add the security and convenience of biometrics – palm, voice, iris and face – to chip card transactions. The organization's new specification provides a framework for biometrics to be used as a cardholder verification method with EMV chip payments. That means the users of 3.3 billion EMV chip cards around the world may soon be forgetting their PINs. The specification supports match-on-card biometric authentication, so the biometric isn't exposed or stored in any central database. "There is increasing demand for biometrics as a more convenient and secure alternative to signatures or PINs, especially as biometric technologies have become more reliable and available," said Mark Nelsen, Visa senior vice president of Risk Products and Business Intelligence. Building the biometric option on top of the EMV chip standard provides a common, interoperable foundation, he explains. Visa has offered to contribute the technology to EMVCo, the global body that manages the EMV specifications and works to facilitate interoperability and acceptance of secure payment transactions worldwide.

Visa is pursuing what it sees as strong interest in biometric solutions in South Africa and other developing countries. It began a proof of concept trial last fall with Absa Bank, a subsidiary of Barclays Africa Group. Cardholders are using fingerprint readers at select Absa ATMs instead of passwords. "The movement towards added security is already happening. We've added the processors onto the cards, and I think biometrics will be the next step," Todd Mozer, president and CEO of Sensory, a licensing company focused on voice and vision technologies. "It's not just having that smart card. It's also knowing who you are when you do the transaction. It'll be quite natural for the mobile phone to come more into play for products like Square, where you might as well use the camera and the microphone that's there for doing a biometric."

A significant challenge is the lack of a standardized approach to biometrics for mobile payment “Google’s got their approach, Apple has their approach and a number of others are coming out as well. A clear standard will have to emerge that everybody at some point adopts,” Mozer says. A significant challenge is the lack of a standards for biometric mobile payments – Google, Apple and others each have their own unique approach

The future of biometric payments

MasterCard plans to launch biometric payments in North America sometime in 2016, and a global expansion will follow in 2017. By mid-year, U.S. financial institutions will be able to participate in MasterCard Identity Check, a suite of solutions that leverages advanced technologies to prove a consumer’s identity and simplify online transactions.

MasterCard also is also eyeing wearables and the role it can play in payments. “We think that there’ll be scenarios where people don’t want to do anything to authenticate themselves,” Reany says. “They’ll want to put their watch or wristband on in the morning, and they’ll authenticate themselves once and walk around all day and things will just happen. Their car doors will unlock, their PCs will get logged onto and they’ll buy stuff.”

For now, the immediate focus seems squarely on biometrics. The company already offers a contactless tap and pay system using near field communication (NFC) that can be used with a fingerprint on a mobile device to authenticate a user. But Reany has loftier hopes for buyers at brick and mortar stores. “At some point, you’ll walk up to a grocery store, grab the things out of the aisle, and you’ll be able to check out without having to go through a lane. We call that in-aisle shopping.” Reany says the store of the future will be possible thanks in large part to biometrics. “They won’t have a clerk there, yet they’ll simply verify your identity and check you out.”

Boris Johnson: The EU wants a superstate, just as Hitler did

UK Telegraph

The European Union is pursuing a similar goal to Hitler in trying to create a powerful superstate, Boris Johnson says.

In a dramatic interview with the Telegraph, he warns that while bureaucrats in Brussels are using “different methods” from the Nazi dictator, they share the aim of unifying Europe under one “authority”.

But the EU’s “disastrous” failures have fuelled tensions between member states and allowed Germany to grow in power, “take over” the Italian economy and “destroy” Greece, he warns.

Napoleon, Hitler, various people tried this out, and it ends tragically. The EU is an attempt to do this by different methods.

Mr Johnson invokes Winston Churchill’s war-time defiance, urging the British people to be “the heroes of Europe” again, set the country free and save the EU from itself by voting to leave in the referendum next month.

The former mayor of London, who is a keen classical scholar, argues that the past 2,000 years of European history have been characterised by repeated attempts to unify Europe under a single government in order to recover the continent’s lost “golden age” under the Romans.

“Napoleon, Hitler, various people tried this out, and it ends tragically,” he says.

“The EU is an attempt to do this by different methods.

“But fundamentally what is lacking is the eternal problem, which is that there is no underlying loyalty to the idea of Europe. There is no single authority that anybody respects or understands. That is causing this massive democratic void.”

Mr Johnson’s potentially inflammatory comparison to Hitler comes at a critical time in the referendum campaign, with senior Tories on either side publicly attacking each other in blunt terms.

In the interview, the MP for Uxbridge and South Ruislip, who is a favourite to be the next Conservative leader:

- Accuses the Prime Minister of being “rash” and undermining Nato by claiming that the EU is the guarantor of peace in Europe and that Brexit could lead to war;
- Insists that he is still “friends” with Mr Cameron even though senior Tories are “knocking seven bells out of each other” like rugby players in the middle of a brutal match.

Mr Johnson was speaking as the referendum battle entered its most intense final six weeks.

With polls suggesting the contest is close, leaders of all the main political parties put aside their differences to join the Remain campaign in favour of continuing EU membership.

In what Downing Street sources described as an “unprecedented” moment, the leaders of the Conservative, Labour, Liberal Democrat and Green parties all attended some of the 1,000 Remain campaign events held across Britain on Saturday.

A Labour battle bus took to the streets to campaign for Remain, while the Prime Minister unveiled a new poster in his Oxfordshire constituency of Witney.

“I am absolutely convinced that our economic security will be better if we stay in a reformed European Union and it will be seriously at risk if we were to leave.” David Cameron

But even Margaret Thatcher was in favour of Britain remaining in the European single market, and “campaigning enthusiastically” to create it, he says.

Mr Javid argues: “It gives every business in Britain access to 500 million customers with no barriers, no tariffs and no local legislation to worry about.”

Marine die-offs accelerate across the globe – and no one seems to know why

by The Extinction Protocol

May 2016 – MARINE HEALTH - 35 tons of dead fish washed up in a lake in China. A researcher with the Haikou Oceanic and Fishery Bureau, Lu Yongliang, said the fish came from the larger Nandu River, and were swept into the Hongcheng Lake with the tide, where they died from the sudden drop in salinity. The saltwater fish are not meant to thrive in freshwater; more water is forced to enter their bodies from the freshwater lake, causing their blood vessels to rupture, Chinese researchers explained. Despite the experts' statements, the public has been skeptical and are speculating that the fish have died from pollution.

In August last year, tons of dead fish rose to the surface in Tianjin port, after they were poisoned by cyanide in the water that was 277 times beyond the acceptable level. The cyanide had come from two massive chemical plant explosions, which tainted the water with toxic chemicals. Authorities in Tianjin, however, explained the dead fish as a salinity change. City workers in Hainan have been busy removing the fish from the shores and bagging them

for incineration plants and landfill sites. –AOL

Mass die-off: Millions of dead creatures litter Chilean beaches –

Compared to other countries, Chile is almost all coast, and that geographical fluke means that the country is known for its beautiful beaches. But that reputation may be on the wane thanks to a new sight on Chilean shores: dead animals. Lots of them. Heaps of them, in fact. As Giovanna Fleitas reports for the Agence France-Presse, the South American country's beaches are covered with piles of dead sea creatures—and scientists are trying to figure out why. Tales of dead animals washing up on shore are relatively common; after all, the ocean has a weird way of depositing its dead on shore. But Chile's problem is getting slightly out of hand. As Fleitas writes, recent months have not been kind to the Chilean coast, which has played host to washed-up carcasses of over 300 whales, 8,000 tons of sardines, and nearly 12 percent of the country's annual salmon catch, to name a few.

At least some of the damage to fish appears to be due to fish farming, which encourages toxic algal blooms. But as with so many strange sea phenomena in the last year, El Niño, which warms the equatorial Pacific, appears to be at least partly to blame. The warm water brought on by the phenomenon put stress on coral reefs near Hawaii and appears to have delayed the arrival of whales to the islands. Meanwhile, off the shores of Chile, the warm water appears to have provided great conditions for toxic algae. The blooming creatures poison fish and other marine life that eat them, and this year the bloom is blamed for losses of nearly a billion dollars among Chilean fishers.

Algae also suck oxygen from the water itself—a change to which Pacific Ocean creatures appear to be particularly vulnerable. In a newly published paper in the journal *Proceedings of the Royal Society B*, researchers warn that declining oxygen levels worldwide kill animals, but that the diversity of life in the Pacific Ocean is at particular risk. That long-term danger isn't helped by algae that blooms in response to short-term phenomena like El Niño.

The rising tide of dead animals is raising health concerns, as when thousands of squid washed up on shore earlier this year. At the time, reports Latin Correspondent's Steven James Grattan, health officials were criticized for not clearing coasts of about 10,000 rotting, dead squid sooner. –Smithsonian

Millions of fish have washed up dead along a 125-kilometre stretch of the Vietnamese coast in one of the communist country's worst environmental disasters. Soldiers have been deployed to bury tons of fish, clams and the occasional whale that began dying in early April along the north-central coast, including some popular tourist beaches. Vietnamese officials facing growing anger over the disaster have not announced the official cause of the deaths, which have affected the livelihoods of tens of thousands of families. Some officials have suggested it may be toxins or algal blooms known as red tide. -SMH

Thousands of small sardine-like fish have been found dead in Lake Alalay, but no one is completely sure what caused oxygen levels in the lake to drop so dramatically. Thousands of dead fish have washed up onto the shores of a lake in Bolivia.

Just before they died, some of the fish had just hatched from their eggs in Lake Alalay, in the central Bolivian city of Cochabamba. No one yet knows the number of dead fish, but they have stockpiled five cubic meters (177 cubic feet) so far, so it's possible there is over a ton of dead fish in the lake. -Telegraph

Piles of dead whales, salmon and sardines are washing ashore in Chile as the El Niño weather phenomenon warms the normally frigid waters off the coasts of the Southern Cone nation. Chile, with its 2,485 miles of Pacific coastline, is particularly susceptible to El Niño's whims, and thanks to the warmer waters a "red tide" of algae has decimated much of the country's marine life.

Chile is the world's second-largest producer of salmon and the surge of algae has choked an estimated 40,000 tons of the fish in the Los Lagos region. The red tide also has been blamed for some 8,000 tons of sardines washing ashore at the mouth of the Queule River and the thousands of dead clams that washed up on Chiloe Island.—Fox Latino

World on the Edge: Is something catastrophic about to happen?

Posted on May 7, 2016 by The Extinction Protocol

May 2016 – SIGN OF THE TIMES – You don't need a web-bot predictive analysis or a psychic reading to tell you that there's an ominous chill in the air that something bad is about to happen – something large and just catastrophic enough in scope and magnitude to change life for all of us on this planet. Such an event could lead to potential nuclear exchange, a disruption of food supplies, an extreme climatic event, or a global outbreak of a pandemic disease. While nations are arming themselves to the teeth in preparation for a future potential conflict, Mother Nature also appears to be gearing up for an unholy rampage. Earthquake faults are stressed and long overdue for major activity, volcanoes are awakening, and supervolcanoes are inflating in alarming and record fashion. The era of peace, prosperity, and pacifism in human existence may be finally winding to an abrupt close and we may be about to enter some very troublesome times. Just look at all the warning signs and the subtle hints world leaders are dropping about the prospect of some type of apocalyptic event that appears to be camping out on our doorstep. –Alvin Conway

(This is a secular website – MD)

Venezuela: this is what a financial collapse looks like – apocalyptic social meltdown, no food, and violent crime

by Utopia: the Collapse

May 2016 – VENEZUELA – The United States is increasingly concerned about the potential for an economic and political meltdown in Venezuela, spurred by fears of a debt default, growing street protests and deterioration of its oil sector, U.S. intelligence officials said on Friday. In a bleak assessment of Venezuela's worsening crisis, the senior officials expressed doubt that unpopular leftist President Nicolas Maduro would allow a recall referendum this year, despite opposition-led protests demanding a vote to decide whether he stays in office.



But the two officials, briefing a small group of reporters in Washington, predicted that Maduro, who heads Latin America's most ardently anti-U.S. government and a major U.S. oil supplier, was not likely to be able to complete his term, which is due to end after elections in late 2018. "You can hear the ice cracking. You know there's a crisis coming," one U.S. official said. "Our pressure on this isn't going to resolve this issue."

Mobs in Venezuela have stolen flour, chicken and even underwear this week as looting increases across the crisis-hit OPEC nation where many basic products have run short, and the U.S. officials said this could spiral into widespread unrest. Soldiers fired tear gas at stone-throwing protesters on Wednesday as Venezuela's

opposition marched to pressure electoral authorities into allowing a recall referendum against Maduro. -Reuters

Over the last several years we have documented with clockwork regularity Venezuela's collapse into failed state status, which was cemented several weeks ago when news hit that "Venezuela had officially run out of money to print new money." At that point the best one could do was merely to step back and watch as local society and civilization turned on itself, unleashing what would ultimately turn into Venezuela's own, sad apocalypse. As we wrote then these are simply hungry Venezuelans protesting that their children are dying from lack of food and medicine and that they do not have enough water or electricity. As AgainstCronyCapitalism added, this is a country with more oil than Saudi Arabia, and the government has stolen all the money and now they bottleneck

peaceful protesters and threaten them with bombs (or haul them to prison and torture them).

As pure desperation has set in, crime has become inevitable. A man accused of mugging people in the streets of Caracas was surrounded by a mob of onlookers, beaten and set on fire, who published a pixelated but still graphic video of the man burning as mob justice is now the supreme arbiter of who lives and who dies: "Roberto Fuentes Bernal, 42, was reportedly caught trying to mug passersby in the Venezuelan capital, and before police arrived at the scene, the crowd took the law into their own hands."

Now, in the latest shocking development, Venezuela saw a new wave of looting this week that resulted in at least two deaths, countless wounded, and millions of dollars in losses and damages. According to Panampost, on Wednesday morning, a crowd sacked the Maracay Wholesale Market in the central region of Venezuela. According to the testimonies of merchants, the endless food lines that Venezuelans have been enduring to do groceries could not be organized that day.

As time went by, desperate Venezuelans grew anxious over not being able to buy food. Then they started jumping over the gates and stormed the supermarket. "They took milk, pasta, flour, oil, and milk powder. There were 5,000 people" one witness told Venezuela outlet El Estímulo. People from across the entire state came to the supermarket because there were rumors that some products not found anywhere else would be sold there. As a result of the massive crowd, the authorities were unable to preserve the peace. "There were 250 people for each National Guard officer... lots of people and few soldiers. At least one officer was beat up because he tried to stop the crowd," another source told El Estímulo. Other food dispensaries run by the government were also looted by the people. Far from the promised socialist paradise, as the massive group of people moved, an entrance gate collapsed under the weight of the crowd, leaving several wounded.

The dominoes are starting to fall in large numbers. There are a host of other countries you may not have even heard about that are in serious financial trouble. Without serious reform or aid; they are likely headed for a financial collapse. The repercussions of their collective collapse will be nothing short of a global financial market Armageddon. I warned of this coming nightmare two years ago in my book, *Utopia the Collapse*. Prepare yourself and get ready. -Alvin Conway (FYI: secular book – MD)

Netanyahu says Iran 'preparing another Holocaust'

May 15, 2016

Jerusalem (AFP) - Israeli Prime Minister Benjamin Netanyahu denounced Sunday a Tehran anti-Israel cartoon contest themed around the Holocaust, accusing Iran of denying and belittling it as well as "preparing another Holocaust."

The exhibition, totalling 150 entries from 50 countries, with many entries deriding Prime Minister Benjamin Netanyahu and his government's Middle East policies, opened Saturday in Tehran.

"Over the weekend Iran convened a special Holocaust-denial cartoon contest," Netanyahu said at the beginning of his weekly cabinet meeting.

"We raise this here because it must be understood what our problem with Iran is," he said.

"It is not just its policy of subversion and aggression in the region; it is the values on which it is based. It denies and belittles the Holocaust and it is also preparing another Holocaust."

Several cartoons on display poke fun at Netanyahu, with one depicting the Israeli prime minister as a member of the Islamic State jihadist group and holding a sabre in his hand.

Another shows a map of the Middle East with a coffin bearing the word "Holocaust" flattening Palestinians in place of what should be the country of Israel.

The Iranian government has distanced itself from the contest, which Foreign Minister Mohammad Javad Zarif said was organised by a non-governmental organisation without any support from the authorities.

Netanyahu had fiercely opposed last year's nuclear deal between Iran and six world powers, which saw the lifting of international sanctions in return for Tehran ensuring that its nuclear programme remains purely for civilian use.