Subdermal Microchips for Payments: Are We Ready for Human Wallets?

Maria Cattini | 13/05/2025 | Online Safety

□□ A Chip Under Your Skin Instead of a Wallet?

What if paying for your groceries was as simple as waving your hand? No cards, no phones—just your body. It may sound futuristic, but it's already happening. **Subdermal microchips for payments** are real, and they're quietly gaining ground across Europe. Small as a grain of rice, these chips are implanted beneath the skin—usually in the hand—and allow users to make contactless payments like tapping a card.

Walletmor, a UK-Polish company, has already launched the first commercial version, sold at €199 plus implantation costs. Pioneers like Italy's **Mattia Coffetti**—who now has five chips under his skin—show just how far some are willing to go to merge technology with the human body.

□□ How Does a Subdermal Payment Chip Work?

The chip is barely visible, weighs less than a gram, and includes a **microchip and antenna**, all sealed inside a biopolymer casing—similar to plastic but bio-safe. Implanted under the skin (commonly in the hand), it uses **NFC (Near Field Communication)** to communicate with payment terminals.

It connects to a **rechargeable account** like iCard. Once activated through a mobile app, your hand becomes a payment method. Just hold it near a POS terminal and you're done—just like a credit card. Importantly, the chip contains no GPS, no battery, and doesn't track your movements. It only works when you're close to a reader.

To reduce risks, contactless payments are capped at €50 without PIN entry. Beyond that, a code is required, ensuring an extra layer of protection.

□□ Who's Behind the Technology?

The first company to offer chips specifically for everyday transactions is Walletmor, co-founded by

Wojtek Paprota. He explains the appeal in simple terms: “You can pay for a drink in Rio, a coffee in New York, or groceries at your local store. All with your hand.”

This isn't entirely new—chip implants have been around for years, especially in Sweden. But using them to pay for lunch or unlock your office door? That’s the leap Walletmor is betting on.

□□ Cost and How It’s Implanted

Buying a chip costs €199. Add around €50–100 for the procedure, usually done by a **piercing specialist or medical professional**. Once inserted, it’s immediately active—no charging, no maintenance, and no need to replace batteries.

Setup is simple: implant the chip, link it to your payment account, and start using it. It eliminates the need to carry wallets, cards, or even smartphones.

Currently, the chip is available in the **UK, Switzerland, and EU countries**.

□□ Early Adopters: Humans 2.0?

One of the first to jump on this trend was **Mattia Coffetti**, a cybersecurity expert from Italy. He didn’t stop at one chip—he now has five. Each one serves a different purpose:

One unlocks doors and gates

Another stores medical data and ID

One replaces his work badge

A magnetic chip lets him pick up screws

A final chip enables NFC payments

Then there's **Patrick Paumen**, a Dutch man who implanted his payment chip in 2019 and ditched cash and cards altogether. His view? “It’s the same tech we use for contactless cards or remote gates.”

□□ Is the Trend Catching On?

So far, adoption remains niche. In Sweden, around 3,500 people had chips implanted by 2018—still a tiny fraction of the population. Walletmor reports between **200 and 500 implants so far**. Yet a 2021 survey in the UK and EU found that **51% would consider getting chipped**, despite concerns about **security and invasiveness**.

□□ Are Subdermal Chips Safe?

This is the biggest question. Could someone secretly charge your account by waving a reader near your hand? Theoretically, yes. But there are barriers:

NFC range is limited to a few centimeters

Transactions over €50 need PIN verification

You can't be charged more than your account balance

And forget the myths: these chips don't have GPS, don’t emit signals, and can’t “control” your brain. They're **passive NFC devices**—just like your bank card. No signal means no tracking.

□□ Part of a Bigger Movement: The Internet of Bodies

Subdermal chips are part of a broader trend: the **Internet of Bodies (IoB)**. Like the Internet of Things (IoT), this involves tech that becomes part of the human body. The possibilities are huge—so are the ethical and legal questions. What happens to your data? Who owns it? How secure is it?

□□ Beyond Payments: Other Uses for Chip Implants

These chips aren’t just for paying. Coffetti uses his implants to:

Unlock doors

Store emergency medical info

Replace his office badge

Share his LinkedIn with a tap

Some chips act as **LED lights** that glow near electrical fields. Others behave like **tiny magnets**—handy for picking up metal objects.

His hope? That this tech could one day help **treat neurodegenerative diseases** like Alzheimer’s or Parkinson’s by mapping brain activity. A lofty goal, but it shows how this technology could expand far beyond everyday convenience.

□□ What's Next?

Subdermal microchips for payments remain a fringe concept—for now. But interest is growing. As tech evolves, we may see more people trading wallets for implants. The tech is **already here**. What’s missing is **public trust**, clear laws, and better information.

The next decade could bring deeper integration between humans and machines. Not just for payments, but for **healthcare, identity management, and security**.

The real challenge? Making sure innovation respects **privacy, ethics, and personal autonomy**—before the line between human and device blurs for good.

https://www.youtube.com/watch?v=saTmxksjc4c