

## Anti-fraud action: the Credit du Nord Group launches bank cards featuring the IDEMIA MOTION CODE dynamic security code

To increase online payment authentication, the Credit du Nord Group is bringing its customers bank cards featuring a dynamic security code. The innovative MOTION CODE™ technology developed by IDEMIA is transparent for customers.

# PAYMENT

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The three-digit security code on the back of the card is replaced by a screen that displays a new code every hour. If the card is hacked, it becomes impossible for fraudsters to reuse the data as the security code is quickly obsolete.

The innovative solution aims to increase the security of payments made on ecommerce sites whilst leaving the online purchase process unchanged.

Credit du Nord is extending its range of payment solutions to address the exponential growth in online purchases. The **MOTION CODE™** option is available to

Credit du Nord Group personal banking customers with a Visa Classic/Premier/Platinum/Infinite card costing €12 a year, in addition to the annual fee.

Cards with the **MOTION CODE™** dynamic security code better protect our customers against fraud. They reassure them without affecting their purchasing habits and behaviours. With this innovative solution, the Credit du Nord Group is further increasing the security of its customers' transactions.

Gérald Manzanares, the Credit du Nord Group's Marketing Director

We're delighted to support the digital transformation of a leading asset management bank like the Credit du Nord Group. At a time when users are demanding ever-more security but also convenience, **MOTION CODE**<sup>TM</sup> provides a simple and practical solution to both challenges; several million secure transactions have already been made in France and internationally using **MOTION CODE**<sup>TM</sup>.

Pierre Barrial, IDEMIA Executive Vice-President for Financial Institutions