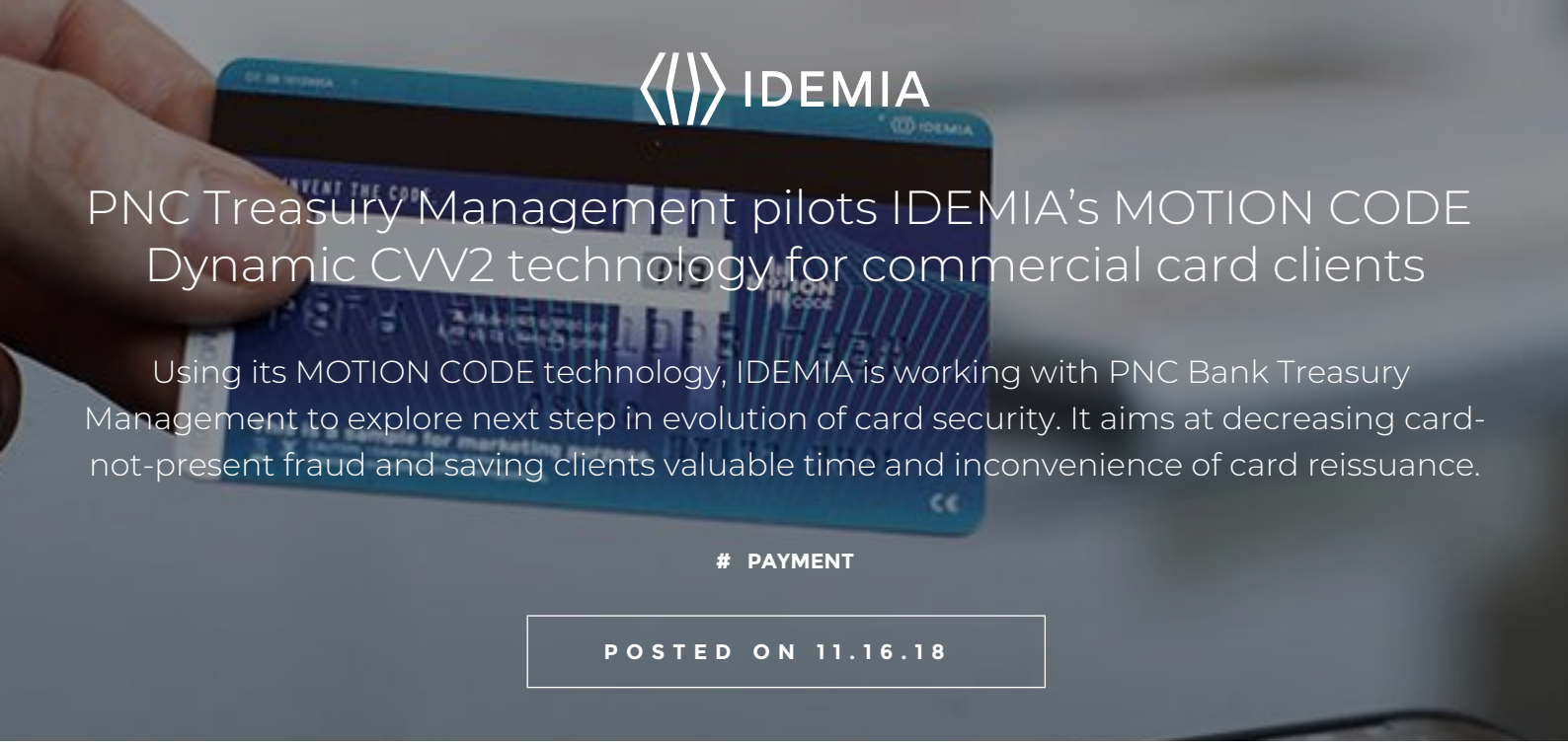

PNC Treasury Management pilots IDEMIA's MOTION CODE Dynamic CVV2 technology for commercial card clients

Using its MOTION CODE technology, IDEMIA is working with PNC Bank Treasury Management to explore next step in evolution of card security. It aims at decreasing card-not-present fraud and saving clients valuable time and inconvenience of card reissuance.

 # PAYMENT

POSTED ON 11.16.18

PNC Bank Treasury Management, a member of The PNC Financial Services Group, Inc., announced the pilot of **Dynamic CVV2 technology** for commercial card customers, working together with **IDEMIA**, **Visa®** and **TSYS®**. The pilot employs **MOTION CODE™** technology developed by IDEMIA and based on **Visa's Dynamic CVV2** Specification, that automatically changes the three-digit security code appearing on the back of a credit card within a set amount of time.

The Dynamic CVV2 is displayed on an e-ink screen on the back of a card where the CVV2 normally is printed as a static security code. Building on the effectiveness of EMV chip technology in reducing card-present, counterfeit fraud at the physical point-of-sale, the **Dynamic CVV2 card** is designed to reduce card-not-present fraud.

> *People do not want to change the way they shop online or add additional steps to the online ordering process. As EMV chip technology addressed card-present fraud, there is an increased demand in the United States for security measures specifically designed for e-commerce. IDEMIA's MOTION CODE™ technology is a solution to alleviate these concerns.*
>
> *Megan Heinze, Head of Financial Institutions, IDEMIA, North America*

> *Almost all U.S. consumer and commercial credit cards now use EMV chip technology. Now we can further protect online and other card not present transactions with this new technology, with the ultimate goal of making every transaction, whether in store or online, as secure as possible.*
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> *Christopher Ward, executive vice president and head of product management, PNC Treasury Management*

PNC Treasury Management expects to offer Dynamic CVV2 technology to current customers in early 2019, following completion of the pilot.