

“Trophées des Cartes innovantes 2017”: IDEMIA and CB awarded for the F.CODE biometric payment card

At the Trophées des cartes innovantes 2017 card innovation awards, e-money and payment professionals awarded the trophy for most innovative technology in the “Security - Identity - Authentication” category for the F.CODE Comfort biometric payment card to IDEMIA, the global leader in trusted identities for an increasingly digital world, and Groupement des Cartes Bancaires CB.

PAYMENT

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As the number of contactless card payments continues to grow*, IDEMIA devised F.CODE Comfort, the card that uses biometric fingerprints to identify its holder, thus opening the way to raising the limit on contactless payments currently set at €30 per transaction on the French market.

F.CODE Comfort is equipped with an integrated digital fingerprint reader providing instant authentication of the cardholder on each contactless payment. This cutting-edge technology, thoroughly tested in the Lab by CB, received the accolade of e-money and payment professionals at the industry's annual card innovation awards, the *Trophées des cartes innovantes*.

Above all else, IDEMIA's F.CODE Comfort card guarantees payment security for users, alleviating potential consumer fears regarding contactless payment: the authentication generated by the biometric fingerprint frees cardholders to carry out transactions with no other payment limit than that on the card itself. The system itself is really simple to use and encourages cardholders to make more frequent use of this fast, secure and eminently practical means of payment.

Because the payment solution is so closely linked to its holder, whose identity is authenticated with every transaction, it offers the added advantage of restricting still further the opportunities for fraud.

It is a great honour to have been awarded the 'Security – Identification – Authentication' trophy for our F.CODE card, as a mark of recognition from sector professionals. This innovative payment solution, which we have tested in partnership with CB, speaks directly to our mission, which is to empower consumers in an increasingly digital world to pay, identify themselves and communicate with optimum security but, above all, with the maximum simplicity.

Eric Duforest, Executive Vice-President of Financial Institutions activities at IDEMIA

This new-generation card is designed to extend contactless payment to higher payment thresholds thanks to biometric authentication. It is currently being trialled via LAB by CB and

we are working in particular on the smoothest, but also the most secure, fingerprint enrolment process possible.

Philippe Lalaunie, CB CEO

** Since January 2017, the number of contactless CB transactions hit 1 billion on 16 November 2017 (source: www.cartes-bancaires.com)*

About IDEMIA - OT-Morpho is now IDEMIA, the global leader in trusted identities for an increasingly digital world, with the ambition to empower citizens and consumers alike to interact, pay, connect, travel and vote in ways that are now possible in a connected environment.

Securing our identity has become mission critical in the world we live in today. By standing for Augmented Identity, we reinvent the way we think, produce, use and protect this asset, whether for individuals or for objects. We ensure privacy and trust as well as guarantee secure, authenticated and verifiable transactions for international clients from Financial, Telecom, Identity, Public Security and IoT sectors.

With close to \$3 billion in revenues, IDEMIA is the result of the coming together of OT (Oberthur Technologies) and Safran Identity & Security (Morpho). This new company counts 14,000 employees of more than 80 nationalities and serves clients in 180 countries.

For more information, visit www.idemia.com / Follow @IdemiaGroup on Twitter

About CB - CB, innovation inside

CB defines the global system architecture and the interbank procedures and manages risk. CB also defines the technical and security standards finit l'architecture globale du système, les règles et procédures interbancaires et gère les risques. CB définit également les normes techniques et sécuritaires et veille à ce que les produits et services utilisés dans le système CB respectent les exigences de ces normes. Par ailleurs, CB exploite un système d'information, offrant à ses membres des outils d'exploration de données très performants permettant de lutter contre la fraude.

For further information, visit www.cartes-bancaires.com



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