

Societe Generale launches a next-generation card integrating a dynamic security code

PAYMENT

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As a leading e-commerce bank¹ in France, Societe Generale's priority is to continuously strengthen the security of online payments while making its customers' everyday lives easier.

Following successful testing among more than 500 people, Societe Generale is one of the first global banks to offer its retail customers in France these next-generation cards featuring a dynamic security code.

This innovative solution, **OT MOTION CODETM**, developed by Oberthur Technologies², consists in replacing the 3-digit security code usually printed on the back of the card with a mini-screen displaying a **new "dynamic" code which is refreshed automatically and randomly every hour**³. Thus, if the card data gets stolen, the 3-digit security code becomes useless within an hour, preventing fraudsters from re-using the information on e-commerce sites. Designed to help fight cyber crime, **this solution is also very simple as it changes nothing on the online purchasing process**.

This option is available to Societe Generale retail customers in France holding a CB/VISA card (CB/VPAY, CB/Visa, CB/Visa Premier or CB/Visa Infinite) at a price of €12 per year, in addition to the card subscription.

Responding to the constant growth of online purchases, this next-generation card broadens Societe Generale's range of payment solutions, already the most comprehensive one in the market, both for e-merchant clients (3D Secure, One-Click, Paylib) and retail customers (Pass securité, e-carte Bleue).

1.Societe Generale processes 1 out of 5 payments in France
2.For more information on OT MOTION CODETM: www.oberthur.com/MotionCode
3.The screen is powered by a battery with a longer lifetime than the card's