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IDEMIA makes Smart PIN available to Ditto Bank, the next-generation French bank specialized in currency management

IDEMIA, the world leader in Augmented Identity, is making Ditto Bank PIN codes paperless with its Smart PIN service.

PAYMENT

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Launched in February 2018, Ditto Bank is a new generation digital solution, which offers multiple accounts in different currencies to frequent travellers, cross border commuters, expats and students who study abroad.

Smart PIN service enables Ditto Bank customers to access their PIN codes instantly in their banking smartphone app. A seamless customer journey means that there is no need for them to wait days to receive their PIN code, which is available immediately, and use their card. As this feature of the smartphone app can also be used for PIN reminders, the card will also be easier to use, since there is no risk of customers forgetting their PIN codes!

Ditto Bank has selected IDEMIA to work on the project from Day 1, in 2015. IDEMIA brought the new digital bank a suite of products, such as the Ditto Bank card and packaging and related Smart Services including Smart PIN, the electronic PIN solution.

Disrupting *traditional banking models*, Smart PIN meets Ditto Bank's objectives: making life easier for its customers by providing an instant and borderless service.

> *Digital technology has revolutionized many sectors and that continues today in the banking industry. We are delighted to instigate this change with Ditto Bank by marketing solutions that can revolutionize the customer experience. We're looking forward to supporting Ditto in its expected international expansion as well as in launching new services.*
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> *Pierre Barrial, Executive Vice-President Financial Institutions at IDEMIA*

> *We wanted to create a next-generation bank with global ambition and so it was only natural to cooperate with IDEMIA. Its unique digital solutions combined with its global presence make it a key partner in Ditto Bank's development.*
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> *Sylvain Pignet, Ditto Bank's CEO*

About IDEMIA - OT-Morpho is now IDEMIA, the global leader in Augmented Identity 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.
OT (Oberthur Technologies) and Safran Identity & Security (Morpho) have joined forces to form IDEMIA. With close to $3 billion in revenues and 14,000 employees around the world, IDEMIA serves clients in 180 countries.

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