



# Societe Generale, the first bank in France to experiment with the F.CODE biometric card developed by IDEMIA

# PAYMENT

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After having been the first bank in France to launch **MOTION CODE™**, a new generation card equipped with a dynamic card verification value / code already adopted by more than 400,000 clients<sup>1</sup>, Societe Generale is now experimenting with **F.CODE : the biometric bank card from IDEMIA**, the global leader in Augmented Identity.

**Contactless payment** is now widely accepted among French people, with almost two billion transactions forecast in 2018<sup>2</sup>. In order to provide ever greater security for these transactions right from the first euro, Societe Generale is testing a **biometric bank card** that incorporates a **fingerprint sensor**.



Because the cardholder authenticates himself by means of his finger rather than entering the PIN code, all payments can be made using contactless with no limit on the amount. Furthermore, the card functions normally for all contact-type payments in- store, on the Internet or for withdrawals.

In practical terms, on receipt of the card the cardholder records his fingerprint himself in the **biometric card**. The fingerprint is verified directly on the card. No element linked to this fingerprint is transmitted to the merchant or to the bank.

Just like the usual dynamic card verification value / code, which is reassuring for the client, this innovative solution forms part of the bank's strategy of constantly improving user experience and remaining a trusted third party for the French people.

<sup>1</sup> Launched in November 2016

<sup>2</sup> CB bank card group