

IDEMIA, recognized at the 2018 PayFORUM, is revolutionizing the use of bank cards and payment methods with F.CODE and B.CHAIN

PAYMENT

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The annual PayFORUM Awards, which are held during the PayFORUM in France, the **leading e-banking and online payment event**, highlight the most innovative products and solutions in the payment industry. After **MOTION CODE™** and its dynamic cryptogram securing online purchases, the 2018 awards again recognized IDEMIA for two major innovations facilitating the secure use of bank cards:

The **F.CODE** card, which has a biometric fingerprint reader, won in the “Cybersecurity and Fraud Prevention” category.

With this innovation, biometric verification is used to confirm a payment. If the holder is authenticated, the transaction is approved by the card; if not, the transaction is declined. Authentication takes less than a second. Fingerprints replace PINs, enabling a fluid transaction without compromising security and working with the biometric payment applications used in domestic and international systems.

The secure authentication made possible by the use of biometric verification also allows contactless payments exceeding the €30 limit currently authorized in France.

Finally, the innovation can be used not only to make payments but also to access day-to-day services such as leisure, purchases from canteens and car hire, for which authentication of the card can be coupled with verification of the holder’s entitlement to the service.

The B.CHAIN card enabling secure new uses of blockchain won in the “Blockchain” category.

Since blockchain was launched in 2009, the technology has often made the headlines for its ingenuity and revolutionary potential in numerous sectors. In the blockchain sector, a certified identity authenticates the entire information chain and opens the door to introducing unlimited applications.

B.CHAIN gives holders access to facilities such as document signature, secure storage of private keys and written messages in the blockchain. Payment in cryptocurrencies, alongside standard currencies, is one of the B.CHAIN card’s possible uses, with IDEMIA demonstrating the possibility to pay securely in bitcoins at the 2018 MWC in Barcelona.

It’s an honour for IDEMIA to be recognized twice at the 2018 PayFORUM Awards. The awards are a mark of recognition from industry professionals. These innovative payment methods — F.CODE and B.CHAIN — speak 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, maximum simplicity.

Pierre Barrial, IDEMIA Executive Vice-President Financial Institutions