

# OT and Toppan partner to launch a new generation of powered cards to secure online commerce and banking in Japan

# PAYMENT

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OT (Oberthur Technologies), a leading global provider of embedded security software products and services, and Toppan (Toppan Printing), one of Japan's leading printing companies, announced during the FIT exhibition in Tokyo, their partnership to provide Japanese cardholders with OT MOTION CODE™, a dynamic cryptogram payment card, and with COSMO OTP, a payment card that generates One-time passwords (OTP).

The OT MOTION CODE™ solution provides an extra layer of security for e-commerce. The technology replaces the static printed 3-digit security code printed on the back of the card, by a mini screen that displays a random code that changes automatically, typically every hour. In addition to cards, the solution includes a specific server synchronized with the algorithm and refreshing rules defined in the cards. For cardholders, the solution is fully transparent and secure: no plug-in to install on their web browser, no button to press, the code appears at the same location on the card as before. And if stolen, the code rapidly becomes useless for fraudsters. Issuers can thus provide a simple yet very secure tool to pay online safely.

The partnership between OT and Toppan will also include COSMO OTP technology. This high-tech card features a 6-digit e-paper display and a button used to generate an OTP to secure online banking. This functionality usually provided by a separate dongle becomes here combined together with payment in the same card. Thus making clients' lives easier and reducing banks' distribution and management costs.

Toppan will be using OT technology for these display cards that will be issued by Japanese banks. With its large card production capacity, Toppan today holds a position as a trusted supplier for most major Japanese banks and credit card issuers. OT, present around the world, has 1250 clients including the most prestigious banking institutions and has deployed OT MOTION CODE™ pilots in Europe, RMEA & LATAM.

*OT found in Toppan the perfect partner to bring our technology to the Japan market. Our partnership will combine Toppan's expertise and knowledge of their Japanese customers with OT's innovation leadership.*

*Eric Duforest, Managing Director of the Financial Services Institutions business at OT*