



Worldpay and IDEMIA introduce MOTION CODE debit cards to financial institutions in the U.S.

MOTION CODE™ technology can help reduce the financial institution's cost burden managing CNP fraud.

PAYMENT

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Vantiv, now Worldpay, Inc. (NYSE: WP) and IDEMIA are spearheading the first North American pilot of the **MOTION CODE™** debit card, a **dynamic payment card** that aids in the fight against card-not-present (CNP) fraud and against hackers to offset the repercussions banks face as a result of data breaches.

The average cost of a data breach in the U.S. in 2017 was \$7.3 million (*). In a 44 percent increase over 2016, there were 1,579 data breaches in the U.S. in 2017, 302 of which resulted in the exposure of full credit and debit card numbers (**).

The MOTION CODE™ payment card replaces the static CVV code printed on the back of cards today with an e-paper mini-screen, which displays a dynamic security code that automatically changes at regular intervals. Because a MOTION CODE™ debit card constantly changes its security code, stolen data is rendered useless to bad actors within hours, if not minutes.

Worldpay prides itself on being at the forefront of fraud prevention in the U.S. In our pursuit to eliminate fraud, we continue to champion innovation in a market that typically lags behind the rest of the world. By partnering with IDEMIA to deliver MOTION CODE™ in the U.S., we will continue to offer best-in-class security to financial institutions and their cardholders. This card provides a complete end-to-end solution for our issuers and their cardholders everywhere.

Bill Hampton, senior leader and head of issuer solutions at Worldpay

Worldpay is the first payment processor in the U.S. to incorporate this technology into their payment-processing platform making it a seamless integration for financial institutions looking to deploy **MOTION CODE™ debit cards**. Ten different international locations have deployed cards featuring MOTION CODE™ totaling more than 600,000 cards issued with more than 4,000,000 authorized transactions. Throughout these deployments, there have been no reported cases of CNP fraud (**).

Just as IDEMIA championed the use of chip cards to address point-of-sale fraud, we are leading the way with MOTION CODE™ as an innovation solution to help fight card-not-present fraud. We are excited that Worldpay is the first company to deploy our solution in North America.

Megan Heinze, Senior Vice-President for financial institutions activities in North America at IDEMIA

Worldpay was recently selected as a finalist in the 2018 NAFCU Innovation Awards for **MOTION CODE™**. To learn how Worldpay can help your financial institution fight fraud and the repercussions of a data breach, visit: www.vantiv.com/financial-institutions.

*Ponemon Institute 2017 Cost of Data Breach Study, on behalf of IBM

**Identity Theft Resource Center, 2017 Annual Data Breach Year-End Review

***IDEMIA internal data

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.

For more information, visit www.idemia.com / Follow @IdemiaGroup on Twitter

About Worldpay - Worldpay, Inc. (NYSE: WP; LSE: WPY) is a leading payments technology company with unique capability to power global integrated omni-commerce. With industry-leading scale and an unmatched integrated technology platform, Worldpay offers clients a comprehensive suite of products and services globally, delivered through a single provider.

Worldpay processes over 40 billion transactions annually through more than 300 payment types across 146 countries and 126 currencies. The company's growth strategy includes expanding into high-growth markets, verticals and customer segments, including global eCommerce, Integrated Payments and B2B.

Worldpay, Inc. was formed in 2018 through the combination of the No. 1 merchant acquirers in the U.S. and the U.K. Worldpay, Inc. trades on the New York Stock Exchange as "WP" and the London Stock Exchange as "WPY."

Visit us at www.worldpay.com