



## **ANNOUNCING THE WORLD'S FIRST TRIAL OF NEW PAYMENT METHOD INCORPORATING PAYMENT CARDS, BIOMETRICS AND MID-RANGE CONTACTLESS TECHNOLOGY**

**Lille, France- 24<sup>th</sup> October 2012-** Today Natural Security, in partnership with Banque Accord, BNP Paribas, Crédit Agricole, Crédit Mutuel Arkéa, Groupe Auchan, Ingenico and Leroy Merlin, has launched a pilot deployment of a new payment method that combines a smart payment card, biometrics and mid-range contactless communication.

Customers of Auchan, Leroy Merlin and certain associated retailers in Angoulême (close to Bordeaux, South West of France) and Villeneuve d'Ascq (close to Lille, North of France) have the opportunity to try out this simple, smooth new way of paying for purchases that also guarantees privacy and protection of personal data.

Two biometric technologies will be tested during the six-month pilot: digital fingerprints in Angoulême and finger vein patterns in Villeneuve d'Ascq. Customers of partner banks will be invited to visit their bank branch to register their biometric data in their credit card so they can take advantage of the opportunity to pay for purchases using this unique method in participating stores. All transactions are authenticated using biometrics and contactless technology, so customers do not have to present their cards or enter a PIN.

The pilot will lay the foundations of a strong authentication solution for online and card-present payments and access to services. This solution will provide a very high level of security, and will be easy and efficient to use for all types of transactions. This includes proximity and remote payment, physical and logical access control, no matter where they take place i.e. at home, in-store or a bank branch.

The innovative device combines:

- A payment card that stores a payment application (EMV) as well as the biometric data used for authentication
- Biometrics, to authenticate customers without requiring a PIN and ensuring they are present for the transaction
- A case for the card that enables it to communicate with the biometric reader connected to the payment terminal, approximately 1.5 to 2 meters away

Combining a secure mid-range contactless technology with biometrics simplifies authentication as the user only has to place a finger on a biometric reader, they no longer have to enter a PIN or manipulate a card (hands-free user experience). This saves time at the till spent searching in bags and pockets for purses or wallets.

The solution will be deployed in stores so it can be tested in real-life situations. The objective of the trial is threefold:

- To validate the various technical aspects of the project such as biometric Match-on-Card and mid-range contactless technologies
- To gauge the reactions of consumers, retailers and banks
- To evaluate support processes such as the data enrollment.

No other previous trial has compared two different biometric technologies to evaluate the performance and user experience together in a real life situation.

The trial will also aim to validate EMV transactions carried out by consumers, with cards issued by several banks.



Cedric Hozanne, CEO at Natural Security commented on the trial; “This the first time that data is kept exclusively on a smartcard that remains in the user’s possession and is not traceable. Natural Security’s approach is designed to protect privacy and personal data: the data and applications used for authentication are stored on a personal device (e.g. smart card, SD card) and remain solely under the user’s control. This limits the risk of data misuse and theft. We fully expect that the results of the trial will be positive and we look forward to replicating the success internationally.”

Natural Security will be at Cartes 2012 (Villepinte, France, stand 4 L092, Hall 4) to present the trial.

### **About Natural Security**

Natural security is a pioneering provider of powerful authentication technology and member of the Biometrics Alliance Initiative, Naccu and NRF.

Natural security’s technology enables both payment and non-payment transactions to be reliably authenticated and controlled.

Through the combination of something a user has (a personal device such as a keyfob, a mobile phone or a smart card) and something a user is ( biometric data), Natural Security enables end users to be reliably authenticated and transactions to be controlled.

Natural Security aspires to be synonymous with speed and security for secure transactions such as payment while at the same time guaranteeing both the protection and privacy of personal data.

Founded in 2008, natural security is headquartered in France, Euratechnologies, Lille, a hub for technical innovation. Natural security supplies to key global sectors, including: payments, banking and retail.

Natural security’s stakeholders include banks (Banque Accord, BNP Paribas, Crédit Agricole, Crédit Mutuel Arkéa), retailers (Auchan, Leroy Merlin) and manufacturers (Ingenico).

More information on [www.naturalsecurity.com](http://www.naturalsecurity.com)

### **Contact**

Emma Sivakumaran

SkyParlour PR + Communications

[emma@skyparlour.com](mailto:emma@skyparlour.com)

+44 (0)161 871 8708