MOTION CODE

Reinvent the code

Secure online transactions

- Attract new customers
- Increase revenues on existing customers
- Reduce CNP fraud exposure

FEATURES

- Button-less design
- No glare, electronic paper 3-digit display
- Credit card format and thickness
- Contact or dual interface EMV

BENEFITS

For the cardholder
- Transparent user experience
- Increased security
- Superb readability in any lighting condition

For the eMerchant
- Immediate compatibility
- Increased trust in online transactions

For the issuer
- Acquire new customers
- Increase online spending
- Reinforce the brand image with an innovative product

MOTION CODE™ provides an extra layer of security for Card-Not-Present (CNP) transactions and against payment card number theft.

This technology replaces the static 3-digit security code usually printed on the back of a card, by a mini-screen that displays a code, which is automatically refreshed according to an algorithm, typically every hour.

This solution thus renders copying of card information useless: by the time fraudsters try to use it online, the stolen number will have already changed several times.

The button-less card design enables a fully transparent cardholder experience without any user involvement. It does not require cardholder re-education, change of behavior, or any additional and potentially disruptive process such as installing a plugin or having to key in data, resulting in reduced deployment cost and an immediate 100 % adoption rate.

The solution is also fully transparent for online merchants who do not have to modify their payment page: the dynamic CSC (Card Security Code) is seen as a standard security code. Meaning 100 % of current online merchants accept MOTION CODE™ from day 1!

End-to-end offering

MOTION CODE™ synchronizes with the MOTION CODE™ Server connected to the issuer's or its processor's authorization server. The MOTION CODE™ Server performs the CSC calculation on the basis of data transmitted within the transaction authorization request, mirroring the calculation performed within the card at a specific time.

If both CSC values match, the transaction is accepted.

SPECIFICATIONS

382

- › Button-less design
- › 3-digit electronic paper display on the back in the usual CSC location
- › Real-time clock

- › Dry battery will not flow if cut
- › Over 3-year battery life
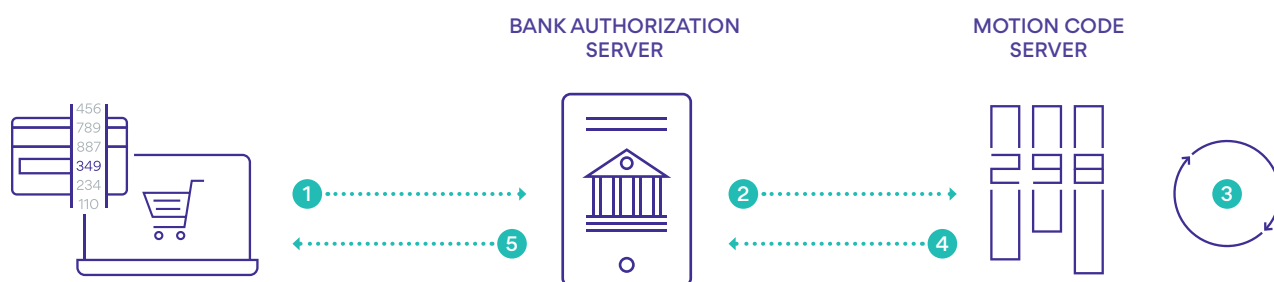- › Dynamic CSC refresh every hour or less

- › ISO/IEC 7816 compliant
- › Contactless personalization: ISO 15693

- › Contact or contactless EMV chip, with 6 or 8-pin contact plate, gold or silver

- › Optional magstripe, hologram and signature panel

<<|>> IDEMIA

BANK AUTHORIZATION SERVER

MOTION CODE SERVER

Light infrastructure change for issuers

1
Card data (PAN, expiry date and dCSC) sent «normally» via PSP and payment network to the issuer's authorization server, as for a transaction with a «normal» card.

2
Card is recognized as MOTION CODE™ and as a result, transaction authorization request is routed for validation towards the MOTION CODE™ server.

3
The submitted CSC is compared against the one that is calculated by the MOTION CODE™ server.

4
Result (Valid / Invalid) is routed back to the issuer's server to complete the transaction.

5
Back to the merchant.

MOTION CODE™ Key benefits

Highly secure

The refresh cycle, typically every hour, renders card data copying useless: by the time anyone wants to use the stolen data online, it will have already expired.

Unlike connected solutions such as OTP via SMS and software based solutions, MOTION CODE™ enables out-of-band-authentication. It is not vulnerable to viruses that roam smartphones and other mobile devices. Non-reliance on signal coverage ensures anywhere, anytime availability.

Simple to use

MOTION CODE™ is just like a normal banking card: the technology hidden in the plastic protects cardholders without them noticing it. No need to install any plugin on the PC web browser, no need to look for any specific payment button on the payment page: just enter the data that appears on the card.

This means that this card can also be easily used on any PC, tablet or mobile phone and is immediately compatible with every eMerchant site.

Easy to deploy

Deploying a new payment or security solution is often a challenge for an issuer: branch staff have to be trained so that they can explain and sell the solution efficiently to customers.

MOTION CODE™ is a no-brainer: customers do not have to be trained to use it. The product features and benefits are easy to sell for branch staff.

MOTION CODE™ enables a seamless, non-detracting consumer experience, while increasing Card-Not-Present transaction security.

Join us on

www.idemia.com