Innowacyjne produkty kartowe Oberthur Technologies

Przegląd rozwiązań

26.06.2015

Agenda

- **Motion Code card**
- Display Cards
- Biometrics Payment card
- Wearable devices
- OT mobile payment solutions – quick jump

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Fraud trends
Move to CNP

Global adoption of EMV causes fraud to **migrate** to paths of **lower resistance**

CNP fraud losses represent more than **60% of total fraud** in Europe by today

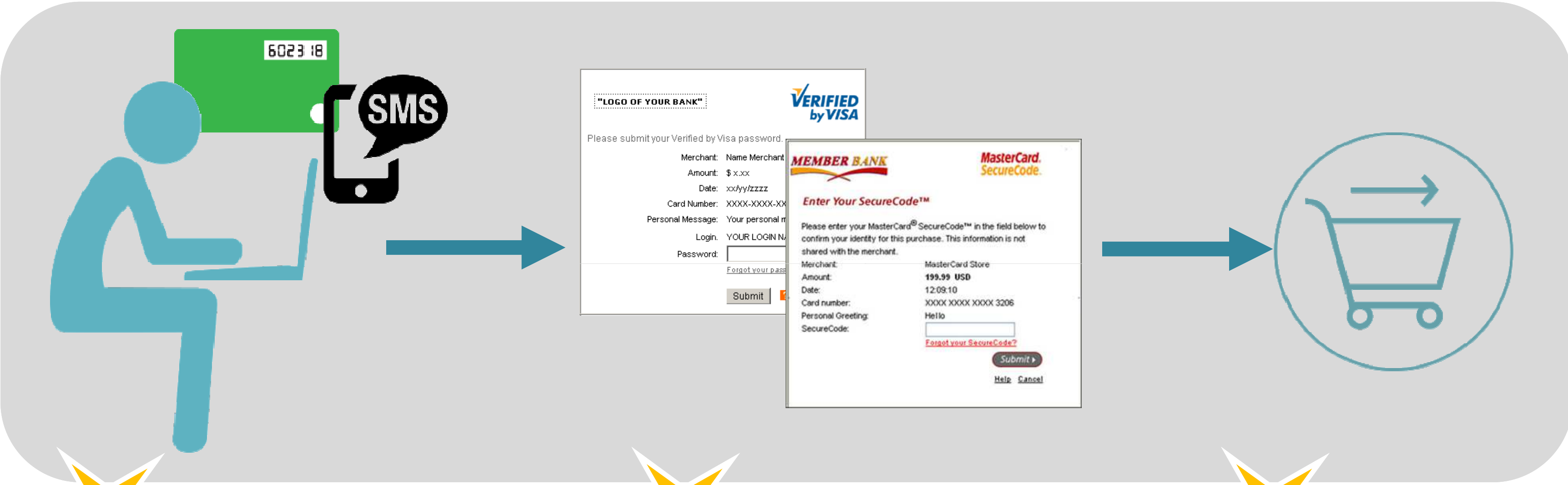
Fighting CNP fraud

3DS

3DS Password, OTP, SMS code, smartcard reader,…

Additional **popup window** at checkout for extra layer of authentication

Requires eMerchant participation/enrollment



Customer Impact:
Lower conversion rate leading to revenue loss: password forgotten, disruption, …

Issuer Impact:
SMS cost, risk of SMS not being delivered, cost of training, …

Merchant Impact:
Limited enrollment

Significant Impact on Issuer, eMerchant and Customers leading to lower adoption rate

OT proposal : dCVV Card

Variable, unpredictible, limited lifetime CVV

- dCVV appears permanently on **mini e-paper screen**
- Automatic **“refresh” every 60’**
- Several **electronic** components embedded in plastic to calculate dCVV according to GMT time

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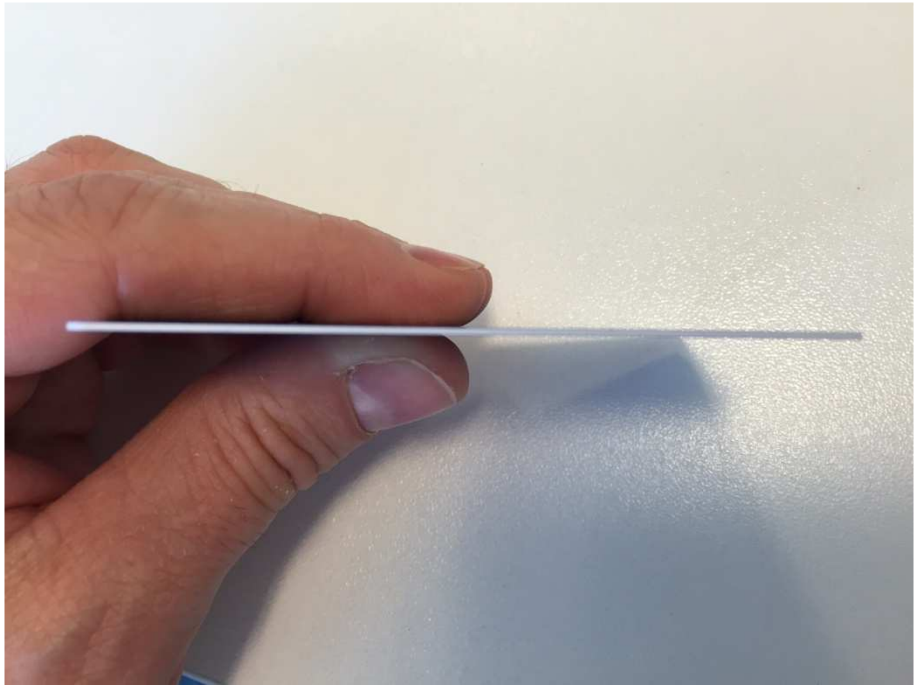
dCVV Card : a high-tech card…

… with all characteristics of a « normal » card…

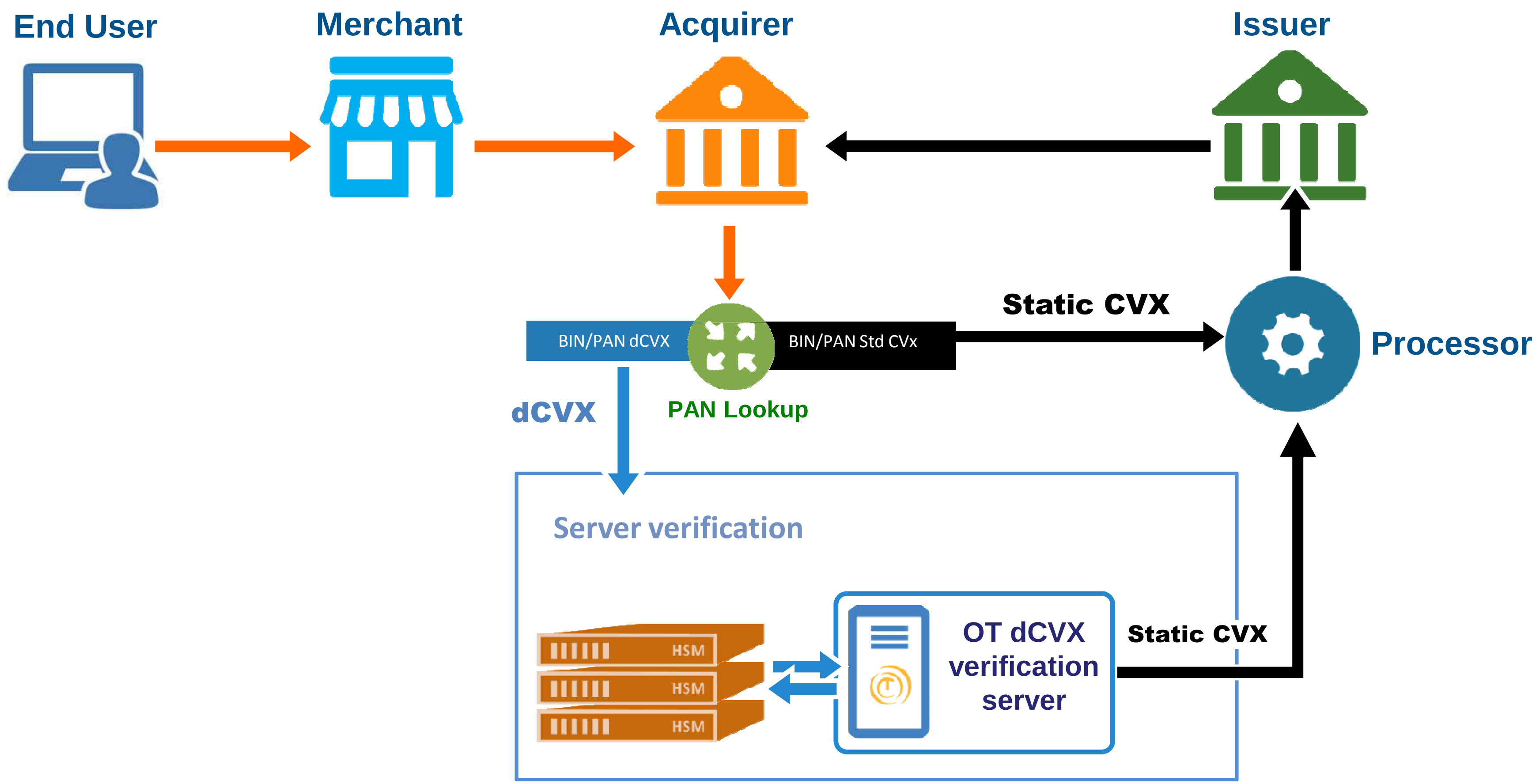


- ISO 7816 **standard** ISO format with same **thickness** (0.8 mm)
- It **bends** and **flexs** as a **normal** Payment card
- It can be **embossed** and features any **EMV chips**

dCVV server: a full end to end solution

dCVV validation connected to authorization server

Slid 12 or 13



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dCVV
Key Take Aways

Tokenizes the CVV,
protects at the **source**

Light issuer-only
infrastructure change

90% CNP fraud
reduction

100% cardholders **immediate**
adoption, zero learning curve,
increase consumer **confidence**

Transparent to **eMerchants**
+ **100%** immediate **adoption**
+ **increased** conversion rates

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Display Cards

To enable strong authentication

From

To

Display Cards

What is a ....

Magnetic Stripe

Holographic Stamp

Signature Panel

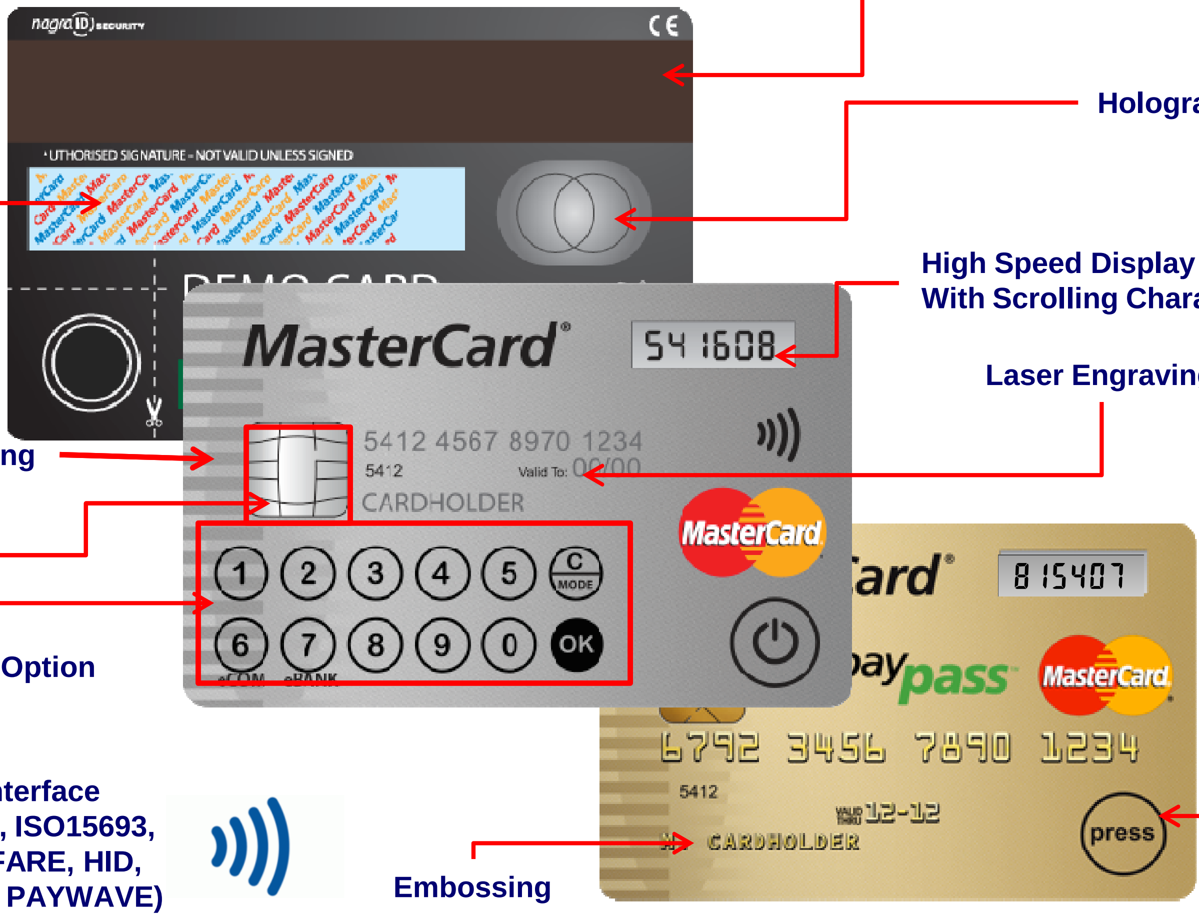
High Speed Display Panel
With Scrolling Character Capacity

Laser Engraving

Custom Graphics & Branding

EMV Contact Chip

Capacitive Multiple Button Option



Single Button
Switch option

Wireless Interface
(ISO14443, ISO15693,
LEGIC, MIFARE, HID,
PAYPASS, PAYWAVE)

Embossing

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Features

The first fingerprint-enabled contactless payment device on the market

- Built-in fingerprint scanner and match-on-card secure element
- Battery powered
- Credit card size 86x54mm and ~4mm thick
- Embedded Paypass-certified Chrysalis Fly chip

What else can it do ?

OT does
what its embedded secure element let it do !

Payment	Access control	Transport
		

…

➔ **many different applications with fingerprint activation**

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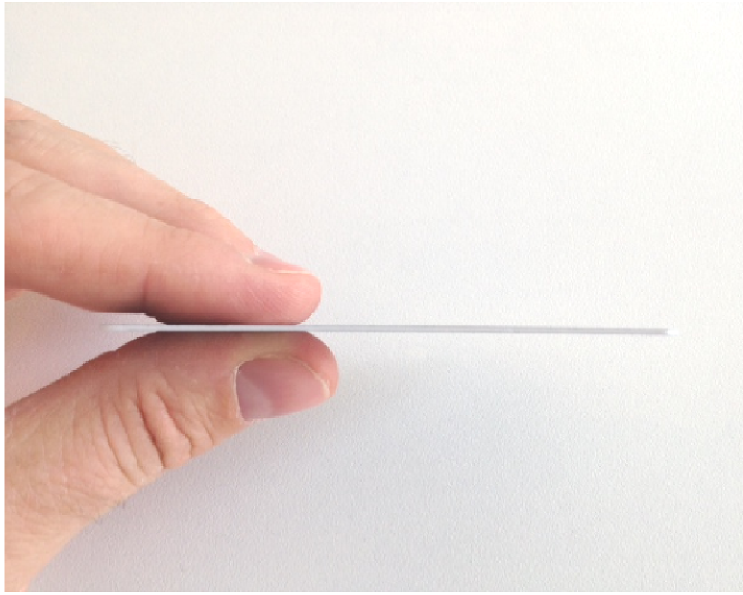
Next steps ?

From 4mm thick device to credit card thickness



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wearable / [werəbəl] / ***adjective***

capable of being worn **:** suitable to wear

LearnersDictionary.com

But issuers launching wearables indeed prefer that they are actually worn (and used…)

Wearables self : FlyBuy Sticker

40+ live projects worldwide

Features & benefits

- ✓ 48x25mm centered sticker delivered on ID1 card support
- ✓ Enables personalisation in standard machines/chains
- ✓ Can be sent to end-user on standard carrier next to the dual interface card
- ✓ Easy to use, easy to install
- ✓ Size offers best compromise between RF performances and « marketing real-estate » : enough space to print issuer's and scheme's logos

OT approach & roadmap :

- ✓ keep it this size and shape
- ✓ Certified product VISA & MC

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Wearables self : Flybuy wristband

To be actually worn, wristbands have to be attractive

From ugly-tecky…

…to real fashion pieces

OT approach & roadmap :

- work on a smaller, narrower fob that can lead to nice designs
- work with designers and fashion brands to develop a range of wristbands that end-users will actually want to wear (and thus use)
- Proposed by issuers in cobranding with fashion brands, or sold in a marketplace-like approach on their websites

Future of Wearables self : Flybuy Clothing

Contactless payment-enables clothes

Australia's M.J. Bale's "Power Suit"

Barclaycard's Smart Gloves

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Wearables OEM : eSE

eSE integrated in fitbands or smartwatches at design stage

OT approach & roadmap :

- Approach smartwatch manufacturers at early design stage to integrate PEARL eSE in a NFC architecture
- Co-design and develop an OT smartwatch with an to be proposed white-labeled to banks/retailers

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Wearables OEM : Fitness bands

Micro-tag inserted in fitness bands at manufacturing stage

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Our references

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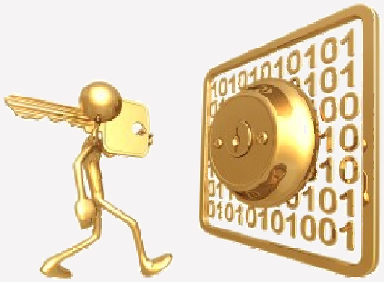
HCE, A natural positioning for OT

CREDENTIAL MANAGER

SECURE ELEMENT TYPE AGNOSTIC: PLASTIC/ MOBILE/ CLOUD

OT trusted by 2000+
Financial Institutions



Sensitive Data Transfer
Secret keys, payment credentials

Plastic SE

EMV Chip Card

Mag stripe Card

Mobile SE

Hardware Secure Element (SE)

Cloud SE

Secure Element (SE) in the cloud
Host Card Emulation (HCE)

ANY QUESTIONS?

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