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PRESS RELEASE

BNP Paribas trials OT's innovative payment card for secure online payments

BNP Paribas is running a trial of OT MOTION CODE™ with 1000 French customers. The dynamic security code solution replaces the 3-digit static code located on the back of the card, used to confirm online payments.

The dynamic security code is designed to effectively combat payment card fraud, in which hackers obtain the payment information used when consumers make purchases online. The dynamic code changes regularly, meaning that it is impossible to reuse.

To carry out the trial, BNP Paribas chose Oberthur Technologies' OT MOTION CODE™ solution. The payment cards have a screen on their back displaying a security code that is regularly refreshed. This dynamic security code strengthens the security of online payments for BNP Paribas customers, without the slightest change to their customer experience.

Marc Espagnon, Head of Payment and Cash Management at BNP Paribas said: *"The trial is fully in line with BNP Paribas' desire to constantly improve our customer experience. By testing this solution with our customers in France, we believe that we will increase their confidence in online payments through increased security"*.

"At OT, our priority is to constantly adapt to new consumer purchasing habits and provide payment solutions that guarantee both maximum security and optimum user-friendliness. With MOTION CODE™, OT is offering a fully integrated solution, from production of the card to installation of authentication servers", said Eric Duforest, Managing Director of the Financial Services Institutions at OT.

"More than 90% of online transactions in France are made using payment cards. The dynamic security code will improve the security of purchases made online and is compatible with all e-commerce websites. We are glad to have supported BNP Paribas and OT in this innovative move", said Gilbert Arira, Groupement CB CEO.

BNP Paribas regularly rolls out improvements to its payment cards with new features that provide its customers with increasingly individualized and secure ways to use their cards, such as choosing the card design, a revolving credit option, and a 24/7 alert service for suspected fraud. This innovative new development completes our portfolio of solutions offering daily support to our customers.

For more information on OT MOTION CODE™ : www.oberthur.com/MotionCode

ABOUT BNP PARIBAS

BNP Paribas has a presence in 75 countries with more than 185,000 employees, including 145,000 in Europe. It ranks highly in its two core activities: Retail Banking & Services (comprised of Domestic Markets and International Financial Services) and Corporate & Institutional Banking. In Europe, the Group has four domestic markets (Belgium, France, Italy and Luxembourg) and BNP Paribas Personal Finance is the leader in consumer lending. BNP Paribas is rolling out its integrated retail banking model

across Mediterranean basin countries, in Turkey, in Eastern Europe and a large network in the western part of the United States. In its Corporate & Institutional Banking and International Financial Services activities, BNP Paribas also enjoys top positions in Europe, a strong presence in the Americas and solid and fast-growing businesses in Asia-Pacific.

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ABOUT OBERTHUR TECHNOLOGIES

OT is a world leader in digital security solutions for the mobility space. OT has always been at the heart of mobility, from the first smart cards to the latest contactless payment technologies which equip millions of smartphones. Present in the Payment, Telecommunications and Identity markets, OT offers end-to-end solutions in the Smart Transactions, Mobile Financial Services, Machine-to-Machine, Digital Identity and Transport & Access Control fields. OT employs over 6 300 employees worldwide, including almost 700 R&D people. With more than 50 sales offices across 5 continents and 1 manufacturing hub by region, OT's international network serves clients in 140 countries. For more information: www.oberthur.com

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