



GIE Cartes Bancaires CB



Pay by card by paying with your fingertip!

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Nowadays, in people's private and professional lives, it is not uncommon for them to have to manage some ten or more confidential codes. Who has never forgotten one of these codes from time to time?

The time was ripe for innovation and to invent a system that is simple, user-friendly, secure and that offers numerous options for reuse, including in areas other than payment. This is why CB was immediately interested in Natural Security's project and associated with it as a technical partner to test a payment application that used biometrics as a means of authentication.

CB, which is very attached to the fundamental values of inter-bank business, universality, security and respect for privacy, provided its assistance in the areas where its expertise is recognised: the security of the system concerning interbank payments within the CB system, the development of terminals to allow tests on the ground, adaptation of bearer and merchant contracts, and the anonymous statistical monitoring of payments during trials at Villeneuve d'Ascq and Angoulême.

For these trials, the card is inserted into a unit incorporating a medium-distance (1.5 m) contactless transceiver, with encrypted communication. Eventually, CB plans to study incorporating Natural Security's system into the card itself, for a next generation of CB cards.



The Groupement des Cartes Bancaires CB, an Economic Interest Consortium (GIE), is the governing body of the CB payment system. Other than managing the system, its duties are to define the rules and procedures for inter-bank business and for risk management. It also defines the technical and security standards and approves the products and services that meet the requirements of the CB system.

CB is one of the largest systems in Europe, with more than 60 million cards in circulation, 58,000 Automated Teller Machines and 1.2 million merchants accepting the CB card. In 2011, CB recorded: 7.6 billion payment transactions and 1.5 billion cash withdrawal transactions. In terms of turnover, it has more than 480 billion euros, representing about 40% of French national consumption. For more information, see <http://www.cartes-bancaires.com/>



Natural Security developed the specifications for a strong authentication system, combining contactless secure personal media and the use of biometrics. Natural Security has the ambition of establishing itself as the reference authentication standard, usable at home, in shops and in companies, in bank branches and in automated systems, for payment and accessing services.

The contactless personal media securely stores the applications and the data used to authenticate the bearer, and those related to payment and the access to services. The use of individual media ensures the protection of personal data and privacy; no biometric data is stored in a database. The contactless technology used lets the user keep this medium in a pocket, a bag, etc., and avoid any handling during authentication. Authentication is performed simply by touching with a finger. The use of biometrics ensures that the bearer actually is there at the time of the transaction; it eliminates or supplements entering a PIN code. Bearer authentication becomes simple and universal. Whatever the type of application used, it combines simplicity, security and the protection of personal data.

Initiated in 2006 as part of the work of the commercial industries business cluster (PICOM) in Lille, the purpose of which is to invent the retailing of the future, then approved in October 2007, the project gave birth to the Natural Security company. It is based on the business requirements expressed by players in commerce, banks, manufacturers and specialists in securing transactions, e-cash, ... The company's shareholders currently comprise Banque Accord, BNP Paribas, Crédit Agricole, Crédit Mutuel Arkéa, Groupe Auchan, Ingenico and Leroy Merlin.

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