



Le GIE des Cartes Bancaires « CB »

## Internet Users prefer to pay online with a **CB** card

Paris, 10 February 2010

### Use of the **CB** payment card on the Internet in 2009 : + 20 % in total amount purchased and + 27% in number of online transactions

In 2009 the value of e-commerce transactions in France amounted to 25 billion Euros, of which 22.3 billion Euros were realised using CB payment cards, according to an estimation made by the Fevad (\*). This figure represents an increase of 20% against 2008.

<i>In billions of Euros</i>	2008	2009	2009/2008	
Value of Purchases with CB (**)	18.5	22.3	+ 20 %	↗

  

<i>In millions</i>	2008	2009	2009/2008	
Number of CB transactions (**)	219	279	+ 27 %	↗

The progression with e-commerce sales is also confirmed with the number of transactions : 279 million CB transactions in 2009, which represents an increase of 27% against 2008.

### Deployment of strong authentication methods is on the agenda for **CB** member banks

Fraud is high on the list of concerns for cardholders, who even though they know that they are protected by Law, and by the CB scheme rules, are constantly wary of what might happen if fraudsters obtain access to their personal data.

Over the last 2 years the CB scheme and its members have paid considerable attention to this concern, and have made considerable efforts to address the problem of “card not present” fraud (purchases by telephone and on the Internet), which, unfortunately represents the major portion of total fraud (\*\*\*).

Even if the growth in this type of fraud is not exponential, the upward trend has made it a priority to take preventive measures.

The challenge consists in being able to verify that the person using the card is in fact the legitimate cardholder by using a piece of information which is not visible on the card, or in other words a “secret” which only the cardholder is expected to know at the time the transaction is made.

At the present time cardholders who have been provided with simple authentication methods such as birth date or another agreed method, are only at the learning stage. To date, members of the CB System have introduced this type of authentication with 89% of cardholders, and 45% of French e-commerce sites have already implemented it. This situation will be further improved with the provision of a one-time authentication process for each payment transaction. The deployment of this new means of preventing fraud has already begun, and its generalisation throughout France should be completed in 2010.

(\*) Source Fevad : 2009 Estimation based on the Fevad/CE30 survey  
 (\*\*) Source CB : 2009 statistics  
 (\*\*\*) Source OSCP : 2008 Distance Selling Fraud : 0.252 % (67.2 millions d'€)  
 2008 Face-to-Face payment Fraud : 0.015% (44.5 millions d'€)

Fevad : French Federation for e-Commerce & Distance Selling (Fédération du e-commerce et de la vente à distance)  
 OSCP : French Observatory for Payment Card Security (Observatoire de la sécurité des cartes de paiement)

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