

PRESS RELEASE

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Societe Generale, the first bank in France to experiment with the biometric card

After having been the first bank in France to launch a new generation card equipped with a dynamic card verification value / code already adopted by more than 400,000 clients¹, Societe Generale is now experimenting with the biometric bank card.

Contactless payment is now widely accepted among French people, with almost two billion transactions forecast in 2018². In order to **provide ever greater security for these transactions right from the first euro**, Societe Generale is testing a **biometric bank card that incorporates a fingerprint sensor**.



Because the cardholder authenticates himself by means of his finger rather than entering the PIN code, **all payments can be made using contactless with no limit on the amount**. Furthermore, the card functions normally for all contact-type payments in-store, on the Internet or for withdrawals.

In practical terms, on receipt of the card the cardholder records his fingerprint himself in the biometric card. The fingerprint is verified directly on the card. **No element linked to this fingerprint is transmitted to the merchant or to the bank.**

Just like the usual dynamic card verification value / code, which is reassuring for the client, this innovative solution forms part of the bank's strategy of constantly improving user experience and remaining a trusted third party for the French people.

This bank card is based on the **F.CODE technology developed by IDEMIA**, the world leader in Augmented Identity.

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¹ Launched in November 2016

² CB bank card group

Societe Generale

Societe Generale is one of the leading European financial services groups. Based on a diversified and integrated banking model, the Group combines financial strength and proven expertise in innovation with a strategy of sustainable growth, aiming to be the trusted partner for its clients, committed to the positive transformations of society and the economy.

Active in the real economy for over 150 years, with a solid position in Europe and connected to the rest of the world, Societe Generale has over 147,000 members of staff in 67 countries and supports on a daily basis 31 million individual clients, businesses and institutional investors around the world by offering a wide range of advisory services and tailored financial solutions. The Group is built on three complementary core businesses:

- **French Retail Banking**, which encompasses the Societe Generale, Cr dit du Nord and Boursorama brands. Each offers a full range of financial services with omnichannel products at the cutting edge of digital innovation;
- **International Retail Banking, Insurance and Financial Services to Corporates**, with networks in Africa, Russia, Central and Eastern Europe and specialised businesses that are leaders in their markets;
- **Global Banking and Investor Solutions**, which offers recognised expertise, key international locations and integrated solutions.

Societe Generale is included in the principal socially responsible investment indices: DJSI (World and Europe), FTSE4Good (Global and Europe), Euronext Vigeo (World, Europe and Eurozone), four of the STOXX ESG Leaders indices, and the MSCI Low Carbon Leaders Index.

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