

Paris, February 22, 2016

## **CopSonic and Natixis Payment Solutions join forces to create SwipeSonic, an easy and secure ultrasound payment solution**

**Natixis Payment Solutions has tied up with start-up CopSonic to try out SwipeSonic, a breakthrough solution that enables consumers to simplify and secure their online shopping transactions. CopSonic's technology uses ultrasound to encrypt information within music and voice, or transmit data entirely inaudibly to the human ear.**

### **Online purchases are faster and easier, while security is safeguarded**

SwipeSonic technology offers e-shoppers a particularly easy and straightforward shopping experience, as their smartphone connects directly with either a PC or tablet. After selecting the bank card payment option during the online purchase, the shopper opens the bank's mobile app via his or her smartphone and instantly sees the details of the transaction displayed on the handset. The consumer then confirms the purchase using a personal identification code and receives confirmation from the online store that payment has successfully been made.

### **No need to divulge or fill in bank card details**

The customer does not need to look for his or her credit card, or copy the 16-figure number, the expiry date and the three-figure security code on the back of the card, nor wait for confirmation via text message and copy the password onto the 3DSecure authentication server site. Payment is easy, secure and extremely fast.

### **Devices communicate using ultrasound**

SwipeSonic technology makes online transactions secure as a one-time password or authentication code is created for each transaction, and bank card details are therefore not divulged to the online store.

### **Online payment in 20 seconds start-to-finish, instead of two minutes**

SwipeSonic technology is accessible to all online stores, and only the payment page needs to be altered to make the site compatible.

CopSonic is currently taking part in the French delegation to the 2016 Mobile World Congress, which starts today in Barcelona and runs until 25 February: demonstrations of the SwipeSonic technology can be seen right throughout the event.

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**Emmanuel Ruiz, CEO of CopSonic stated:** *"Sound is the easiest and most effective technology for near field communication. Unlike the QR code, the user does not have to point the device, and unlike Bluetooth, no pairing is required and all telephones worldwide are compatible.*

*We are very proud that a major group such as Groupe BPCE is interested in our CopSonic technology and has provided us with a use that is so perfectly suited to our product".*

**Catherine Fournier, CEO of Natixis Payment Solutions stated:** *"We are thrilled to roll out SwipeSonic on three levels: firstly, open innovation is extremely effective and we are very pleased with the success of our partnership with a start-up. Secondly, we are excited to round out the dynamic security code system launched in May 2015 with a mobile app for our "connected" clients. And last, but by no means least, we are delighted to demonstrate our teams' focus on helping make our clients' experiences easier and more secure".*

#### **About Natixis Payment Solutions**

*Natixis Payment Solutions designs and develops payment platforms and services.*

*It processes and manages commercial transfers and cash flows for the Banque Populaire and Caisse d'Épargne networks, as well as around sixty banks and financial institutions.*

*The company also acts as a provider of innovative and secure payment solutions for its clients, working alongside them as they expand their business.*

*Natixis Payment Solutions boasts around 20% market share for electronic payments and processed 7 billion mass transactions, managed more than 20 million cards and processed almost 3.6 billion card transactions in 2015.*

*Natixis Payment Solutions is a subsidiary of Natixis, the international corporate, investment, insurance and financial services arm of Groupe BPCE.*

#### **About Natixis**

*Natixis is the international corporate, investment, insurance and financial services arm of Groupe BPCE, the 2nd-largest banking group in France with 35 million clients spread over two retail banking networks, Banque Populaire and Caisse d'Épargne.*

*With more than 16,000 employees, Natixis has a number of areas of expertise that are organized into three main business lines: Corporate & Investment Banking, Investment Solutions & Insurance, and Specialized Financial Services.*

*A global player, Natixis has its own client base of companies, financial institutions and institutional investors as well as the client base of individuals, professionals and small and medium-size businesses of Groupe BPCE's banking networks.*

*Figures as at December 31, 2015*

#### **Press contact:**

Sonia Dilouya

+33 1 58 32 01 03

[sonia.dilouya@natixis.com](mailto:sonia.dilouya@natixis.com)