



Press Release

BNL - BNP PARIBAS GROUP: "ELECTRONIC PIN" FOR PAYMENT CARDS "CL SECURPIN" SOLUTION BELONGS TO FINTECH COMPANY TAS GROUP

The Bank is among the first to offer this secure and
easy to use service in Italy

Rome, 19 September 2016. BNL, BNP Paribas Group, announces the availability of a fully electronic PIN code distribution for their cards. The service, called *cl SecurPin*, is provided by TAS Group – a company specialized in software solutions for e-money and cashless payments – and manages a “dematerialized” PIN code, both at issuance and in case of replacement for lost, with unrivalled benefits in regards to security and convenience.

BNL adopted this new service on Hello Mat! debit card from Hello Bank!, the BNP Paribas Group's digital bank active in Italy.

The customer gets the PIN for his card in the restricted area of the Hello Bank! site using the security codes generated from the Hello! app, which is downloadable for free on smartphones from all major app stores. In this way *cl SecurPin* allows quick delivery of the PIN and is much more secure than a code issued on paper, which is generally subject to the risk of theft or loss.

“BNL continues investing in innovation and technology to make its service and offering model more and more competitive,” stated Marco Tarantola, Deputy General Manager in charge of the Retail & Private Division of the BNL. *“We believe that innovation, especially in an evolving industry such as banking, primarily means knowing how to propose solutions that bring concrete benefits for the customers in terms of simplicity, speed and safety for their daily professional and personal needs”.*

Roberto Carlucci, Director of TAS Group's E-Money Business Unit, said, *“In depth knowledge of the architectures and core processes of banks on physical, virtual and mobile channels is one of the differentiators of TAS Group. We are very attentive to implement technological innovation in a sustainable way for our customers, taking into account the banks' daily challenges in recovering profitability while meeting risk management and regulatory compliance.”*

In addition to electronic PIN management, TAS Group's *cl SecurPin* solution allows for wider scope of applications related to the use of tokens. Besides payment cards, the

dematerialisation services are key in all areas affecting the digital transformation of the FinTech industry. *cl SecurPin* integrates with the existing BNL core systems and is fully compliant to the rigorous standards set by PCI (Payment Card Industry sector regulations) and is applied to all methodologies and technologies employed by TAS Group for the implementation of solutions for the digital payments of the future as part of their *cashless 3.0™* platform.

TAS Group

TAS Group delivers software solutions for electronic money, payment systems, capital markets and ERP. Our offices span 7 countries but our secure solutions manage financial transactions worldwide. We strive to simplify the way private enterprise, public sector, commercial and central banks interact with their customers, stakeholders and technology systems. Our highly experienced team of business analysts and software engineers are focused on rethinking, reimagining and revolutionizing commercial business processes for digital and mobile integration. Trusted by European Central Banks to manage millions of financial messages each day, our 30-year reputation in the market and outstanding SWIFT expertise has made us an internationally preferred partner in the financial industry. Our securities software is leading the way for Target2-Securities regulations in Europe while our 12 years of experience in EMV card payments is helping US businesses and institutions implement smooth migrations. Today, over 100 million chip cards are managed on TAS solutions. www.tasgroup.eu

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BNL, with over 100 years of activity, is today one of the leading Italian banking groups and among the best known brands in Italy. With around 1000 branches throughout the country - between Agencies, Private Banking Centres, Business Centres "Creo per l'Imprenditore", Corporate Centres and Public Administration - BNL offers Italian customers products and services, from the traditional to the more innovative ones, dedicated to individuals, corporates and institutions. Since 2006 BNL is part of BNP Paribas, leading bank in Europe with an international reach. It has a presence in 75 countries, with more than 189,000 employees, including more than 146,000 in Europe. The Group has key positions in its three main activities: Domestic Markets and International Financial Services (whose retail-banking networks and financial services are covered by Retail Banking & Services) and Corporate & Institutional Banking, which serves two client franchises: corporate clients and institutional investors.

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