

Virtual Payments

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While payments based on the NFC (Near Field Communication) technology has not yet convinced the world of business trips, the dematerialisation of payment solutions goes ahead. So the ?virtual card? enters the stage, more particularly in the context of hotel expenses.

Some providers offer a solution based on the NFC wireless technology: you just put your credit card on the payment terminal and without pin or other manipulation you can settle small bills. Others, like American Express focus on payments via smartphone, a new device for payments with the possibility to add extra services.

BNP Paribas developed the virtual card to pay online. For every transaction a unique virtual card number is issued, with a maximum debit amount, an expiry date and a visual cryptogram.

Note: this article is only available in French

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