SOLUTION BRIEF

SECORA™ Pay solutions on 28 nm with CPACE applet

Enables fast and efficient payments



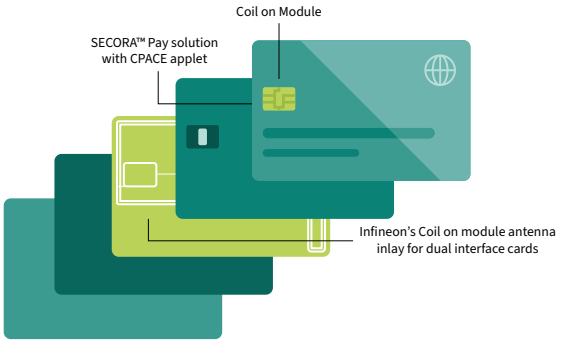
The migration to contactless is driving the payment industry. This key trend in recent years is clearly gaining momentum, partly enabled by increasingly powerful technologies. Contactless technologies are inspiring new and innovative form factors, also supporting additional use cases alongside payment.

Infineon's SECORA™ Pay portfolio enables contactless payment functionality to be integrated into virtually anything. Backed by extensive services and design-in support, SECORA™ Pay is a flexible, innovative one-stop solution built on excellent 28 nm chip technology, combining IG32 security technology with the latest Arm® architecture to meet current and future payment needs. With this new generation, SECORA™ Pay reinforces Infineon's leadership in the EMV chip market.

The SECORA™ Pay solution on 28 nm technology with the CPACE (Common Payment Application Contactless Extension) applet allows payments in different environments on both domestic and international markets. The CPACE application is based on the CPA application from EMVCo with a contactless extention*.

The **European Card Payment Cooperation (ECPC)**, which is composed of the main national schemes in Europe, was established to develop a generic card application specification **(CPACE)**. **CPACE** can be used in domestic environments (contact and dual-interface (DIF) payment cards) all over the world.

SECORA™ Pay with CoM (Coil on Module) packaging supports production of robust DIF cards for payment and multi-application programs as it is based on inductive coupling technology. CoM packaging with the thinnest module in the market enables customers to address new trends (e.g. environmentally friendly cards).



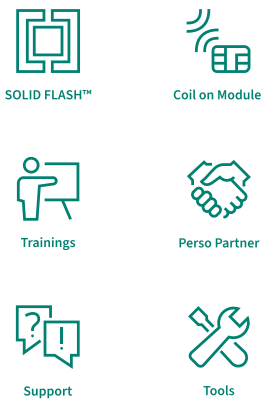
Key features

Technology leadership:

- SECORA™ Pay solutions set benchmarks for security and performance as they pioneer 28 nm technology

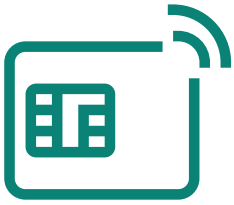
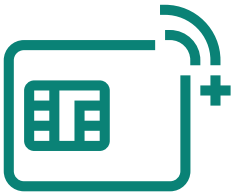
One-stop shop for fastest time-to-market

- Paper-based delta approval
- Reference for Letter of Approval (LoA)
- Infineon's CoM technology is a perfect fit for current and future payment requirements, addressing in particular demand for sustainable cards



Scan QR code and explore SECORA™ Pay offering
www.infineon.com/secora-pay

*CPA: Common Payment Application
CPACE: CPA Contactless Extension

	SECORA™ Pay S Standard payment cards	SECORA™ Pay X Multi-application cards
	 mastercard VISA CPACE	 mastercard VISA NRG™ NFC Type 4 Tag CPACE
Key differences	Ready to go	EMVCo platform
Product description	Ready-to-use and optimized chip solution with CPACE application to meet the needs of domestic schemes. SECORA™ Pay S offers logistical flexibility in combination with applets for global payment schemes such as Visa and Mastercard.	Ready-to-use and optimized chip solution with CPACE application to meet the needs of domestic schemes. SECORA™ Pay X offers logistical flexibility by combining the CPACE application with applets for global payment schemes such as Visa and Mastercard. Flexible platform to address multi-application use cases for EMV payment cards combining transport ticketing or with NFC Type 4 Tags.
Operating system	Java Card S, GlobalPlatform 2.3.1	Java Card 3.1, GlobalPlatform 2.3.1
Interfaces	ISO 7816, ISO 14443	ISO 7816, ISO 14443
Cryptography	RSA, AES	RSA, AES
Typical applications	Standard payment cards	Multi-application payment cards

For further information on SECORA™ Pay, available products and applets, available configurations, delivery forms, sample availability, support, tools and conditions, please contact your Infineon Technologies sales representative.

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