SOLUTION BRIEF

SECORA™ Pay Solutions on 28 nm technology

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.

Customer requirements:

1. A payment card with state-of-the-art features, high-level security, and a variety of solutions for fast and easy card production
2. Multi-application use cases enabled by new solutions delivering plug-and-play packaging and flexible inlay technology
3. Sustainable payment cards where almost any material can be integrated
4. Enablement of value-adding use cases through innovative technologies such as NFC tags in payment cards

One-stop-shop for fastest time-to-market	– SECORA™ Pay with CoM (Coil on Module) packaging is a complete, single-source solution of modules and inlays – It is easily adaptable to different projects and market requirements – SECORA™ Pay offers maximum flexibility through backward compatibility for inlay sheets and personalization capabilities, for instance – With SECORA™ Pay on 28 nm technology, Infineon offers future-proof solutions based on the latest Arm® architecture and outstanding IG32 security capabilities
Easy and efficient production of high-performance dual-interface cards	– SECORA™ Pay supports production of robust DIF cards for payment and multi-application programs as it is based on inductive coupling technology – SECORA™ Pay paves the way for efficient and cost-optimized card production (including high production throughput and low scrap rate)
Maximum flexibility for innovation with a higher return on investment	– CoM packaging with the thinnest module in the market enables customers to address new trends (e.g. environmentally friendly cards, metal cards, LED cards, wooden cards), covering everything from prototype to commercialization – SECORA™ Pay can be combined with NFC tags to enable new, innovative and value-adding use cases offering higher ROI – It increases logistics flexibility along the value chain as pre-configured modules can be flashed at the customer site
Excellent customer support including a broad partner network	– Infineon provides support for SECORA™ Pay offerings based on its deep knowledge of the underlying hardware, software, and packaging technologies – Infineon's customer support team ensures ease of card production, product certification and personalization for SECORA™ Pay solutions

Product overview

	SECORA™ Pay S Standard payment cards	SECORA™ Pay X Multi-application cards
		
Key differences	Ready to go	EMVCo platform
Product description	Ready-to-use, optimized chip solution portfolio for standard payment cards with global networks such as Visa, Mastercard, Discover and American Express.	Flexible platform to address multiapplication use cases for EMV payment cards combining transport ticketing and NFC tags. SECORA™ Pay X is an enablement platform, enabling applets from global and domestic networks to be combined with Infineon's ready-to-use reference solutions for Visa, Mastercard, Discover and American Express.
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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