SOLUTION BRIEF

SECORA™ Pay Solutions on 40 nm technology

Enables fast and efficient payment

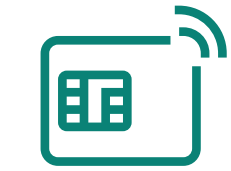
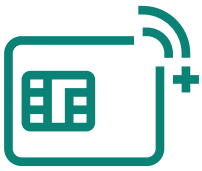
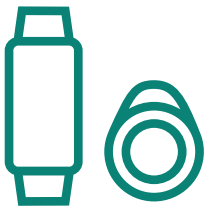
The migration to contactless is driving the payment industry. This key trend in recent years is clearly gaining momentum, partly enabled by increasingly powerful technologies. It inspires new and innovative form factors. In addition, it enables other use cases alongside payment. SECORA™ Pay is a flexible, innovative one-stop-shop for current and future payment needs. Infineon's SECORA™ Pay solutions, with its excellent technology backed by extensive services and design-in support, enables contactless payment functionality to be integrated into virtually anything.

Customer requirements:

1. Offer the customer a payment card with state-of-the-art features, high-level security and a variety of solutions, while enabling fast and easy card production
2. Innovate with new solutions, e.g. enabling multi-application uses, which require plug & play packaging solutions with flexible inlay technology
3. Meet customer demands for sustainable, new materials and form factors that can be integrated into almost every material
4. Deliver new value-added use cases through innovative technologies such as NFC tags in payment cards

Benefits	Value for customers
One-stop-shop for fastest time to market	– SECORA™ Pay solution with CoM (Coil on Module) is a complete, single-source solution with clear definition of product responsibility at Infineon – SECORA™ Pay is easily adaptable to different projects and market requirements
Easy and efficient dual interface card production	– SECORA™ Pay solution supports production of robust DIF cards for payment & multi-application programs as it is based on inductive coupling technology – Enables efficient and cost-optimized production (incl. consumable material) and is compliant with the latest performance demands
Maximum flexibility for innovation with a higher return on investment	– SECORA™ Pay offers value added services for new use cases in combination with NFC tags securing higher ROI with innovation – SECORA™ Pay W based on SPA (Smart Payment Accessory) offers the basis for innovative and new form factors – CoM packaging enables customers to address new market trends (e.g. metal cards, LED cards, wooden cards, environmentally friendly cards) from prototype to industrialization
Excellent customer support including a broad partner network	– Infineon provides support for SECORA™ Pay system offerings based on deep knowledge of hardware, software and packaging technologies – Infineon's customer support 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	SECORA™ Pay W Turns anything into a payment device
			
Key differences	Ready to go	EMVCo platform	Enhanced packaging
Product description	Ready-to-use and optimized chip solution portfolio for standard payment cards with global networks such as Visa, Mastercard, American Express and Discover.	Flexible platform to address multi-application use cases for EMV payment cards with transport ticketing & NFC Tags. SECORA™ Pay X is an enablement platform to combine applets of global & domestic networks with Infineons ready-to-use refrence solutions for Visa, Mastercard, American Express and Discover.	SECORA™ Pay W is based on innovative packaging. It is a turnkey solution for payment accessories, pre-certified by Visa and Mastercard and ready for implementation into innovative from factors.
Operating system	Java Card S, GlobalPlatform 2.3.1	Java Card 3.0.5, GlobalPlatform 2.3.1	Java Card 3.0.5, GlobalPlatform 2.3.1
Interfaces	ISO 7816, ISO 14443	ISO 7816, ISO 14443	ISO 7816, ISO 14443
Cryptography	RSA, 3DES, SHA1, AES	RSA, 3DES, SHA1, AES	RSA, 3DES, SHA1, AES
Typical applications	Standard payment cards	Multi-application payment cards	Key fobs, wrist bands, stickers, rings

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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