

SECORA™ Pay M solution on 40nm technology

Enables fast and efficient payment plus secured authentication

Infineon Technologies is expanding its SECORA™ Pay family with the introduction of SECORA™ Pay M platform, which is designed to improve the security of transactions in online banking and combat e-commerce frauds. The **new SECORA™ Pay M platform** extends the innovative features of SECORA™ Pay’s plug-and-play solutions, supporting more use cases and FIDO authentication.

The pioneering platform, SECORA™ Pay M provides a **one-stop-shop offering** that combines payment and authentication. It supports the latest EMV payment applications for Visa and Mastercard. With support for a variety of use cases, including EMV payment functionality, transport ticketing and **FIDO authentication**, it allows users to access a wide range of services from a single card platform. Additionally, SECORA™ Pay M supports the latest **“Tap to X” contactless transactions** which can enhance the security of e-commerce transactions, card digitization to mobile wallets and log-in feature for mobile banking.

SECORA™ Pay M is based on the Java Card 3.1 specification and supports the **most recent EMV payment applications from Visa and Mastercard**, VSDC2.8.1G1, VSDC2.9.2, and M/Chip Advance v1.2.3. In combination with Tap to X use-cases and Infineon’s integrated **FIDO 2.1 application**, it offers a comprehensive solution for payments and secured authentication.

FIDO, which stands for **Fast Identity Online**, is an industry standard with a focused mission: revolutionizing online authentication and reducing the world’s over-reliance on passwords. FIDO applet allows safer and easier web login than password-protected access. In summary, it develops and promotes standards for simpler and stronger online authentication using physical or synced passkeys.

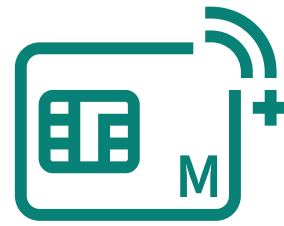
NFC Type 4 Tag application further enhances contactless capabilities, positioning SECORA™ Pay M as a **powerful choice for next-generation payment and authentication solutions**.

Product highlights

- EVMCo-approved platform
- High performance Java Card platform
- FIDO application for secured authentication
- Supports “Tap to X” contactless transactions
- Latest global payment applets from VISA and Mastercard are supported
- Award winning Coil-on-Module (CoM) technology



SECORA™ Pay M
Multi-use case payment cards



Product description	SECORA™ Pay M is a one-stop shop offering that combines payment and authentication. It supports the latest EMV payment applications for Visa and Mastercard. With support for multiple use cases, including EMV payment, Transport & Ticketing and FIDO authentication, users can access a wide range of services from a single card platform. Multi-use case cards supporting global payment applets plus Tap to Authenticate with FIDO.
Key features	Applets of global payment schemes Smart authentication (Tap-to-Authenticate/FIDO)
Operating System	Java Card 3.1 specification GP 2.3.1 specification
Interfaces	ISO 7816, ISO 14443
Cryptography	RSA, AES, ECC
Typical applications	VSDC2.8.1G1, VSDC2.9.2, and M/Chip Advance v1.2.3 FIDO v2.1, NFC Type 4 Tag

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