PRODUCT BRIEF

SECORA™ Wallet and SECORA™ Token Requestor

Enable any Secure Element based active wearable with EMVCo payment functionality via card digitization

Contactless payments – a feature every modern active wearable should offer – are fast, convenient, and secured. With up to 4 billion NFC-enabled devices expected by 2030, including up to 700 million wearables, the demand for secured contactless payments is growing rapidly. The wearable payment device market is projected to grow at an average of 21% every year by 2032.* The barriers to enable payments on wearables are high as the market entry is complex and requires different topics to be covered. Such as the connectivity with the banks, multiple compliance and certification requirements as well as allowing highest payment security.

The SECORA™ Wallet and SECORA™ Token Requestor enable any Secure Element based active wearable, e.g smart ring with payment functionality via simple and secured card digitization. Cardholders can use the payment wearable with worldwide acceptance at all contactless POS terminals, without the need for a phone or digital wallet.

SECORA™ Wallet



SECORA™ Wallet offers a white-label software development kit (SDK) which allows full branding flexibility and frictionless integration. It provides seamless development of the customers wallet applications for smartphones or integrate wallet functionality into their existing applications.

It includes “Out-of-the-box” accelerator components that can be leveraged to provide large amounts of the functionality with just a few lines of code.

SECORA™ Wallet supports both iOS and Android devices, enabling wide accessibility for end users.

The wallet applications developed by the OEMs using this SECORA™ Wallet SDK can connect with payment devices, such as smartwatches and rings, via Bluetooth technology. This connection facilitates the transfer of tokens to the payment device, enabling seamless and secured activation of payments.

The SECORA™ Wallet SDK is compatible via REST API with SECORA™ Token Requestor, which is connected to the major payment networks such as Mastercard® and Visa®.

Key features

SECORA™ Wallet and SECORA™ Token Requestor empowers secured card digitization.

- Integrated to Mastercard® MDES and Visa® VTS
- White-label SDK for easy integration
- Supports iOS and Android
- CDCVM support
- PCI DSS compliant
- AWS hosted
- Card provisioning via Bluetooth
- Works with SECORA™ Connect X

Key benefits

- Simple and secured payment enablement on a wearable (Mastercard® and VISA®)
- Worldwide acceptance of tokenized wearable at contactless EMVCo POS terminals
- Full branding flexibility for the wallet with a smooth and frictionless user journey
- All-in-one solution to enable payments

* www.juniperresearch.com/press/contact-payment-value-to-double-by-2030
Payments wearable market: www.gminsights.com/industry-analysis/wearable-payment-device-market

SECORA™ Token Requestor

As a certified Token Requestor, SECORA™ Token Requestor can connect directly with payment services such as Mastercard® or Visa® to request and manage payment tokens, removing Primary Account Numbers (PANs) from the payment chain.



The tokenization process stores credit and debit cards directly on the Secure Element, adding an extra layer of security.

The tokenized wearable is accepted globally at all contactless-enabled POS terminals, without the need for a phone or third-party wallet services. With broad bank coverage, existing cards can be easily digitized on a wearable. SECORA™ Token Requestor is compliant with PCI DSS Security standard and holds full certifications and approvals from all major payment networks.

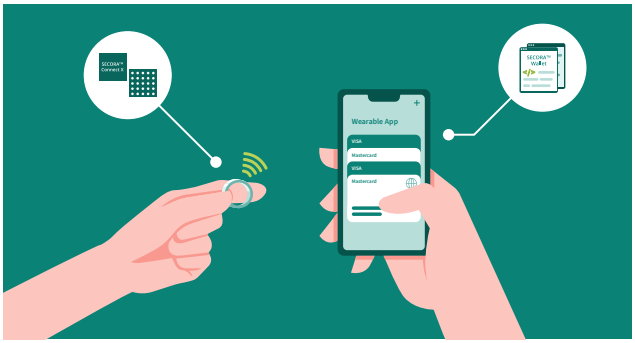
The SECORA™ Token Requestor is designed to handle large volumes of tokenization requests. The infrastructure is being built in a scalable manner to allow highest performance even during peak usage.

SECORA™ one-stop-shop for wearable payments

Infineon's SECORA™ one-stop-shop for wearable payments enables active wearables to become secured payment devices without the need for a phone or digital wallet.

SECORA™ Connect X is a highly secured, energy-efficient solution for active smart wearables, featuring the smallest payment chip on the market for flexible integration into designs of any size, shape, or material.

Together with SECORA™ Wallet and SECORA™ Token Requestor, these powerful security solutions help accelerate time-to-market through seamless integration and certification, while delivering flexible design options and secured payment functionality for active wearables.



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