

STPay

Ease & Secure your Payment



STPay, ST Secure Payment Solution

STMicroelectronics' banking product family offers a complete portfolio of contact, dual interface and contactless secure microcontrollers to support traditional banking smartcards and to enable new payment form factors such as wearables. Our STPay secure payment solution portfolio is among the best ready-to-use and independent in the industry including all major payment schemes such as Visa, MasterCard, JCB, American Express, Discover, Interac Flash...

PRODUCT PORTFOLIO

STPay Dual Interface

- MIFARE® and MIFARE® DESFire® transport applications
- International schemes (Visa, MasterCard, JCB, American Express and Discover)
- Regional schemes (Interac Flash, eFTPOS and more upon request)

STPay Contact SDA/DDA

- International schemes (VISA, MasterCard, American Express, JCB, Discover)
- White label payment (CPA, ELO)

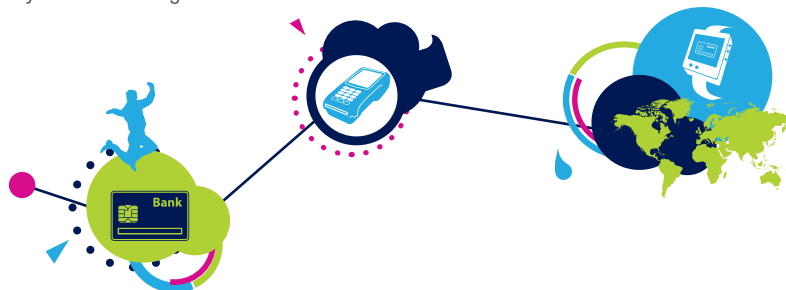
STPay-Boost for Wearable payment

- Boosted RF performances
- BGA 4x4 System in Package

MARKET TRENDS

The increasing need for trusted payment transactions has been driving the banking card market towards EMV chip-and-pin solutions.

Dual Interface cards already represent about half of worldwide yearly chip-and-pin issuance. New form factors today allow to include the contactless payment functionality in various innovative wearable objects, maximizing ease of use and user experience.



STPAY : THE MOST EXTENDED OFFER FOR BANKING SMARTCARDS AND FOR WEARABLE PAYMENT

STPay secure payment solution is an independent offer which allows card manufacturers to quickly address variety of markets while saving software development efforts and time.

- Flexible Java / Global Platform Operating Systems
- Multiple international and regional payment schemes (Visa, MasterCard, JCB, American Express, Discover, Interac Flash, ...)
- MIFARE® and MIFARE® DESFire® transport applications STPay best-in class security for optimal protection against fraud
- Complete set of hardware and software security countermeasures
- Certified from hardware (EMVCo, CC EAL 5+) up to operating system and application software (Visa, MasterCard...)

Complete set of communication interfaces

- Contact ISO/IEC 7816 (T=0, T=1)
- Contactless ISO/IEC 14443 Types A and B

PERSONALIZATION SUPPORT

- Common Personalization Specification (CPS) compliant
- Entrust Datacard Card Validation Program (STPay personalization scripts available)

DUAL INTERFACE REFERENCE ANTENNAS

Dual Interface STPay products are already certified by payment schemes with specific antennas.

For each product, a complete list of reference antennas from major technology providers is available upon request.

BOOSTED RF

Boosted RF STPay delivers outstanding RF performances with very small antennas. It can be integrated into a wide range of battery powered wearable to maximize contactless payment user experience.

DELIVERY FORMATS

STPay products can be delivered in wafer format, in 6 / 8 contact gold or silver micromodules, dual interface or contactless micromodules.



- Sawn wafer



- Contact micromodules
(6 or 8 pins – Gold or Silver)



- Dual-interface micromodules
(Gold or Silver)



- Full contactless micromodules



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