

# STPAY

## Ease and secure your payment



### Secure and ready-to-use banking solutions

Contactless payment has gained traction worldwide: innovative form factors allow contactless payment functionalities to be included in biometric cards and wearable objects, maximizing ease of use and user experience. ST's banking product family offers a complete portfolio of contact, dual-interface and contactless system-on-chip to support both traditional banking smart cards and biometric cards. STPay, ST secure payment solution is among the best ready-to-use and independent solutions in the industry, and includes all the major international payment schemes such as Visa, MasterCard and many others. The offer also includes complete Biometric System-on-Card solution for payments.

#### KEY FEATURES

- STPay is available for contact, and dual-interface payment
- International schemes (Visa, MasterCard, American Express, Discover, JCB and China UnionPay)
- Domestic schemes (Interac, BankAxept, EFTPOS, ELO, Rupay and Thai Banker's Association)
- White and Private label schemes (EMVCo CPA)
- Open Java Card Platform enabling flexible integration of proprietary or custom applet

#### KEY BENEFITS

- Secure ready-to-use solution
- Flexible Java-OS based
- Main international payment schemes covered
- Banking but also wearable and biometric application supported

## Solutions

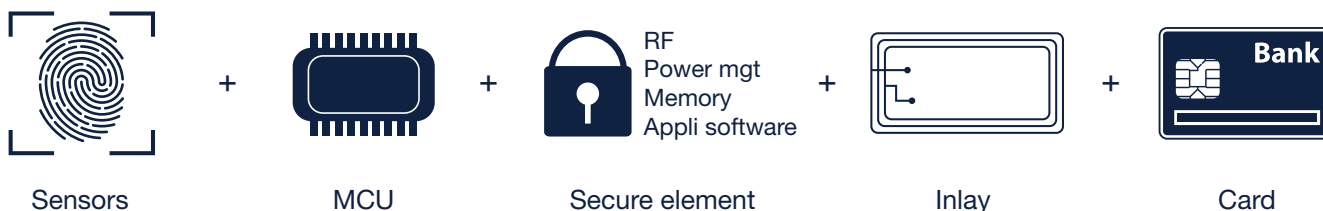
### Designed for manufacturer solutions

Our independent, turnkey STPay secure solution helps card manufacturers save cost and time on software development and certifications, thus allowing them to quickly address a variety of markets.

- Flexible Java/Global Platform Operating Systems
- Multiple International and regional payment schemes
- Powered by 40nm eSTM technology, best-in-class RF performance and low-power design
- Complete set of hardware and software security countermeasures
- Certified from hardware (EMVCo, CC EAL 5+) up to operating system and application software (Visa, MasterCard...)
- Extended set of communication interfaces

### For biometric solutions

- Complete system solution developed with partners that embed the power management system



### Personalization support

- Common Personalization Specification (CPS) compliant
- Entrust card Validation Program (STPay personalization scripts available)
- Validation with many personalization bureaus

### Dual-interface reference antennas

STPay is compatible with a wide range of dual-interface packaging solutions including:

- Traditional technologies, using ST or partner modules, and inlays from trusted partners
- Dual-coupling technology, developed in partnership with market leaders

### Delivery formats

STPay products can be delivered in:

- Sawn, unsawn or bumped wafer format for both cards and wearables
- Large range 6/8 pins gold or silver, contact or dual interface micromodules for cards developed in-house and in partnership with market leaders



- Sawn/unsawn wafer
- Bumped wafer



- Contact micromodules



- Dual-interface micromodules
- Traditional & inductive coupling technologies



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