



# NFC Tag Mode: An easy route to implement multi-application in Payment & eID

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January 28, 2021



# NFC & NFC tag technology for multi-application

- 1 The rise of contactless
- 2 The rise of new form factors & biometrics
- 3 Greener card products based on contactless
- 4 Value-added services with NFC tags
- 5 Convergence of Payments, Transit & eID

# The rise of contactless payment is a worldwide evolution pushed by the pandemic



**40%**  
increase in  
contactless transactions



globally in Q1 2020

**80%**  
of contactless transactions in  
Q1 2020 were under 25 USD,  
a range previously dominated  
by cash

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**74%**  
of respondents said they would  
continue using contactless payments  
post-pandemic

Source: Mastercard

# We propose to use well-proven interfaces to connect cards & devices securely and reliably today and in future



Easy Network Access  
and Data Sharing



User Control with Deliberate  
Expression of Intent



Ability to Connect  
the Unconnected

# Standardization and certification programs are required for payments and eID

## Industry standards as a foundation for solution approvals

Interoperability    Product integrity    Performance

... across the card & IoT ecosystem

## Approval & certification program and their effects

Product recognition    Brand protection    Customer experience

... worry-free operation

# Contactless trends to be implemented on SECORA™ Pay & SECORA™ ID



# Unlimited possibilities – including unique form factors

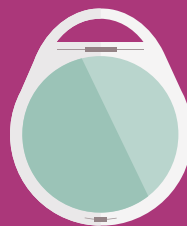


**Best-in-class contactless performance enables the integration of payment functions in a wide variety of items - followed by ID**



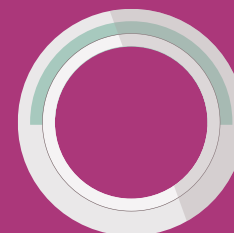
## **Winwatch**

sapphire glass with  
contactless payment  
chip inside



## **Tokens**

payment functions for  
objects such as key fobs



## **Metal rings**

contactless payment on  
your finger

# Payment and transport combined with SECORA™ Pay on new form factors



- › Secure Element
- › Contactless technology
- › Applications of payment schemes and PTOs



**SECORA™ Pay W**  
The turnkey solution that enables fast and efficient payment



# Biometric fingerprint is the next level of two-factor authentication



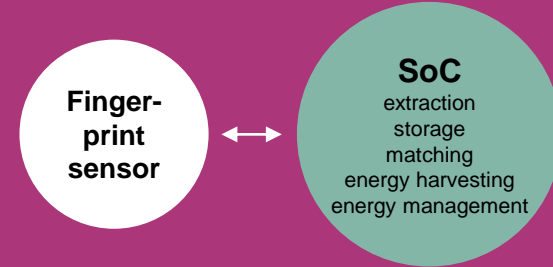
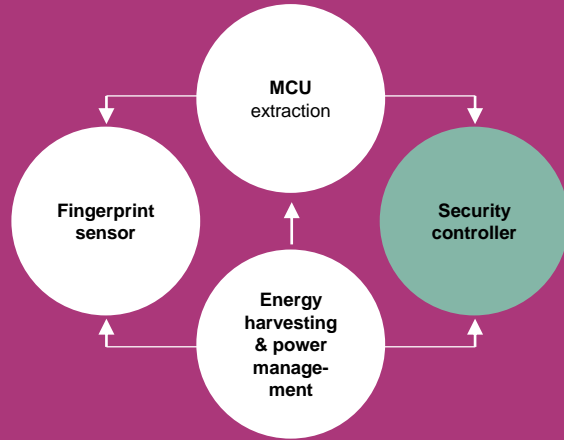
PIN number  
authentication



Fingerprint  
authentication

The most  
convenient way  
to be PSD2  
compliant and  
increase security

# Infineon's system-on-chip solution



## Security controller today

- › Security controller as component in a biometric system
- › Complex system design
- › Support on system level

## System-on-chip tomorrow

- › Integration of all functions in the security controller including power management
- › Firmware integration
- › Thin package for card system integration

# Non-plastic material on the rise for a greener world



## PETG

Earthwise™ High Content Card



- › Produced using rPETG – post-industrial upcycled plastic
- › Mostly non-plastic components, including the EMV chip, antenna and adhesives

## WOOD

Flowe Bank's Wooden Card



- › Made of recycled wood
- › Alternatively, customers can set up a payment account with a virtual card as well

## HDPE

CPI Second Wave™ Card



- › Made from upcycled plastic waste that has been diverted from entering the world's oceans, waterways and shorelines
- › 98% recycled plastic

# Enable value-added services with NFC tags already included in the card solution



# Convergence of Payment, Transit and eID



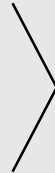
Payment



Transit  
and Ticketing



eID &  
Driver's License



- › Secure Element (approvals)
- › Contactless & **mobile** technology
- › Applications of payment schemes, national authorities and PTOs
- › Social inclusion
- › Social grants



Set trends with Infineon's technology  
and development expertise – your  
one-stop partner for innovative  
solutions including  
NFC technology





Part of your life. Part of tomorrow.