



Trends in contactless payment and how SECORA™ Pay boosts them

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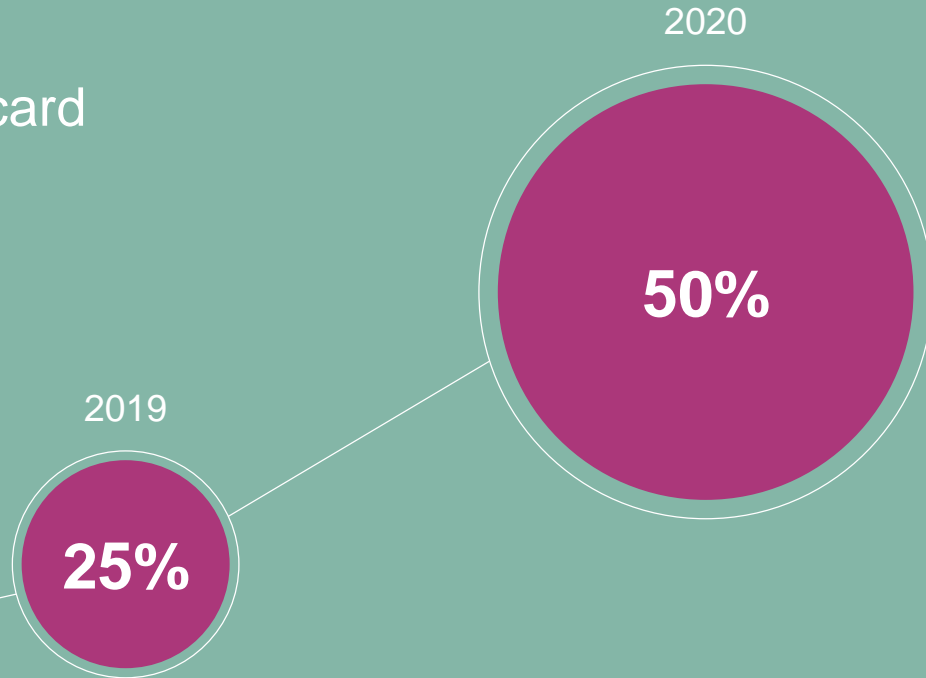


- confidential -

Covid-19 speeded up digital and contactless payments

Contactless payments in Germany – example Girocard

Source: Girocard



The rise of contactless payment is a worldwide evolution

40%
increase in
contactless transactions



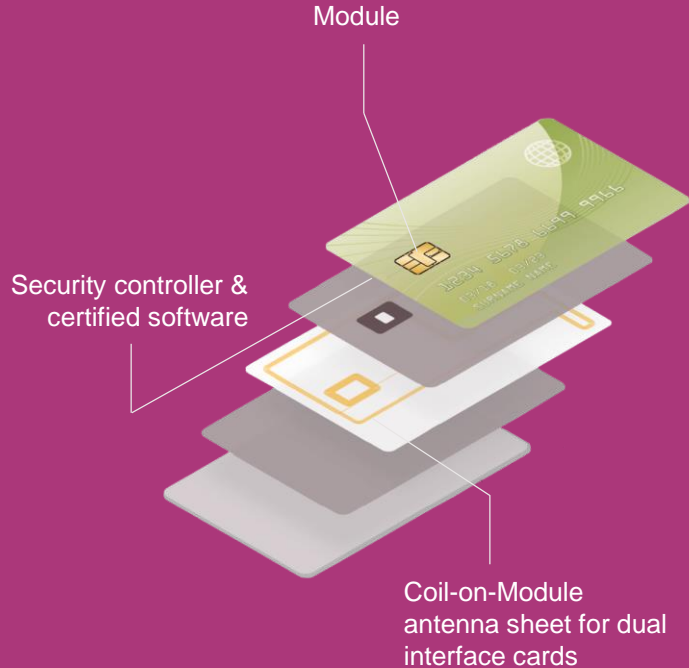
globally in Q1 2020

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

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

Source: Mastercard

SECORA™ Pay – Infineon's turnkey solution for innovative contactless payment devices



- › Based on JAVA which offers maximum flexibility
- › Supports latest payment applets, pre-certified and EMV compliant
- › Based on Infineon's fast and secure SOLID FLASH™ microcontroller
- › Coil-on-Module: award-winning packaging technology

The SECORA™ Pay family – optimized solutions for different form factors and use cases



SECORA™ Pay S

Standard payment cards



DISCOVER

SECORA™ Pay X

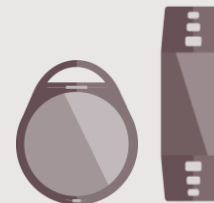
Multi-application cards



DISCOVER *cipurse* NRG

SECORA™ Pay W

Turns anything into a payment device



cipurse NRG

Unlimited possibilities – including unique form factors

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



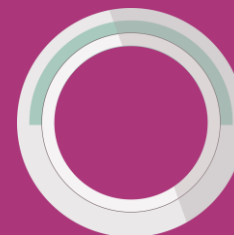
Winwatch

sapphire glass with
contactless payment
chip inside



Tokens

payment functions for
objects such as key fobs



Metal rings

contactless payment on
your finger

More sustainable payment cards for a cleaner world



6 billion

plastic payment cards are produced each year

Several initiatives already aim to create cards from more environmentally-friendly materials

- › **Mastercard** launched the Greener Payments Partnership to establish environmental best practices and reduce first-use PVC plastic in card manufacturing
- › **Visa** has introduced the Earthwise High Content Card, which consists of up to 98 percent upcycled plastic

Non-plastic material on the rise

PETG

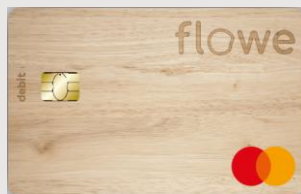
Earthwise™ High Content Card



- › 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

Technical highlights of our Coil-on-Module for SECORA™ Pay solutions



Thinnest - only 320 μm -
DIF module on the market

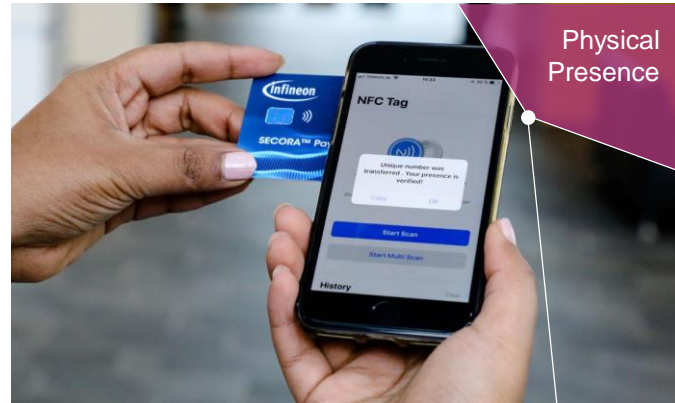
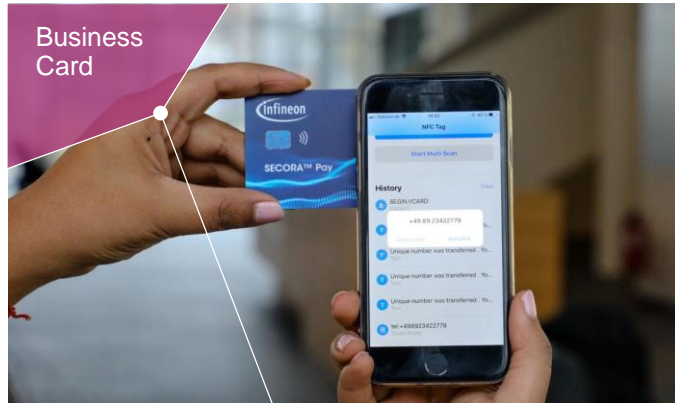


70% less weight and 50% less height
than state-of-the-art wire bond modules



50% thinner
base material thickness

Enable value-added services with NFC tags



Convergence of payment, transport and ticketing



Payment



Transport
and Ticketing



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

Payment and transport combined with SECORA™ Pay



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



SECORA™ Pay

The turnkey solution that enables fast and efficient payment

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





Part of your life. Part of tomorrow.