

## ST Payment Secure Solution – Java® Card platform for VISA®, MasterCard® payment and FIDO2 authentication



### Product status link

[STPay-Topaz-X1](#)

### Features

- 40 nm flash technology
- Java® Card platform
- Up to 150 Kbytes of user NVM
- Certified payment applications: VISA® and MasterCard®
- FIDO2 authenticator application

### Platform

- Java® Card 3.0.5 classic operating system
- GlobalPlatform® 2.3.1 financial configuration 1.0.2 API support
- Common personalization specification (CPS)-compliant
- ISO/IEC 7816 T = 0 or T = 1 contact protocol
- ISO/IEC 14443 Type A contactless interface

### Hardware

- ST31N600 product based on a 32-bit Arm® SecurCore® SC000™ RISC core
- Advanced 40 nm flash technology
- Best-in-class RF performance

### Cryptography

- NESCRYPT cryptographic RSA coprocessor
- Enhanced DES accelerator (EDES)

### Personalization

- Enhanced personalization performance for very fast personalization
- EMV® CPS v1.1 compliant
- VISA® smart debit/credit (VSDC) Personalization Specification v2.0
- M/Chip® Advance 1.2.3 Common Personalization Specification

### Application

- MasterCard® M/Chip® Advance 1.2.3
  - Data sharing single account configuration 2
  - PIN sharing
- VISA® VSDC 2.9.2
- FIDO2 authenticator compliant with CTAP protocol versions 1 and 2

*Note: The FIDO, FIDO ALLIANCE, FIDO AUTHENTICATION, FIDO CERTIFIED and FIDO2 trademarks and logos are trademarks of FIDO Alliance.*

## 1 Description

The STPay-Topaz-X1 is a GlobalPlatform® 2.3.1 Java® Card platform for payment applications, based on the 40 nm flash technology with up to 150 Kbytes of user non-volatile memory.

The STPay-Topaz-X1 can be configured to support VISA® VSDC 2.9.2 and MasterCard® M/Chip® Advance 1.2.3 payment applications. It also supports an authenticator certified implementation compliant to FIDO2 specifications from FIDO Alliance.

The STPay system-on-chip solution is a family of products that come ready for embedding in smartcards and loaded with payment applications that run on certified Java® Card platforms. They meet all required security and payment-scheme certifications.

For detailed configuration data, contact your local ST sales office.

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*Note: Java is a registered trademark of Oracle and/or its affiliates.*

arm



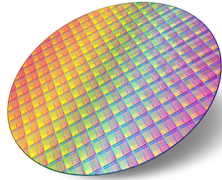
**2**      **Certifications**

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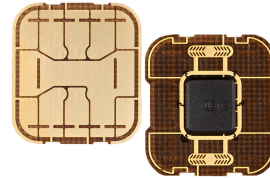


### 3 Delivery forms

The STPay-Topaz-X1 is available as sawn wafers or micromodules, in contactless or dual-interface configuration qualified with a wide range of industry-standard inlay and antenna technologies for easy integration in plastic cards.

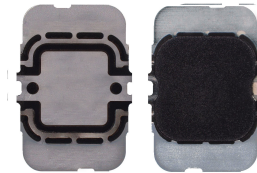


Sawn wafer



D75/D77

Dual-interface gold and silver micromodules



CB6 module

Full contactless module

## **4 Development tools and support**

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The STPay ecosystem includes tools, sample scripts and support by local STMicroelectronics engineers who provide assistance in script development, validation and personalization, ensuring optimum flexibility and fast time to market.

## Revision history

**Table 1. Document revision history**

Date	Revision	Changes
14-Oct-2024	1	Initial release.



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