

STMicroelectronics Reveals Advanced Secure-IC Family, Boosting Support for US Switch to Highly Secure EMV Chip Payment Cards

Versatile portfolio leverages advanced technology and unique built-in support for multiple payment applications to enhance security and convenience for consumers, merchants and banks

Geneva, May 27, 2014 – As chip-and-PIN credit/debit cards attempt again to make inroads into the US, bringing enhanced security and ease of use, STMicroelectronics (NYSE: STM), a global semiconductor leader serving customers across the spectrum of electronics applications, has revealed its most advanced family of [STPay secure chips](#) optimized for applications from basic online-only cards to dual-interface cards for contactless payments.

Chip-and-PIN cards that embed an EMV-compliant secure chip such as STPay are able to store and process data securely and are virtually impossible to replicate, unlike traditional magnetic-stripe cards. The cards were introduced throughout European payments systems during the mid 2000s. Thanks to the EMV technology, fraud due to counterfeit cards has now fallen by around two-thirds in the UK alone while lost/stolen card fraud is 50% lower compared to pre chip-and-PIN levels, according to data from Financial Fraud Action UK. In addition, the new chip cards will enable US cardholders to make payments more easily when traveling abroad, as acceptance of magnetic-stripe cards diminishes worldwide.

ST is a leading provider of secure ICs for applications ranging from credit/debit cards to NFC SIMs, public transportation fare cards and eID cards, with a successful track record spanning more than 30 years. The STPay family is based on a secure IC with advanced 90nm semiconductor technology. It features a complete set of certified payment applications for all major payment systems. STPay delivers a flexible and competitive portfolio to support the US switch to EMV chip cards.

“The STPay family is now able to sustain card vendors in the US with a cost-effective and flexible solution from a leading and proven supplier to the smartcard industry, providing very effective logistics thanks to an integrated IC-to-solution production cycle,” said Tony Keirouz, Vice President Marketing and Applications, Microcontrollers and Security Products at STMicroelectronics’ Americas Region. “The latest devices reinforce ST’s commitment to support EMV migration in the

Americas with solutions that are secure and ready to be personalized, and manufactured in our industry-leading secure fabs.”

STPay family products cover the whole range of payment cards targeted in the US, from contact cards (on-line or DDA) up to high performance dual interface cards. The contact credit/debit card solution includes VISA, MasterCard, Amex, and Discover, the four leading payment applications, on the same secure IC. This lowers costs for card producers and issuers, and simplifies the logistics and personalization scripts needed to support multiple applications. The dual-interface products utilize a high-performance ARM® SecurCore® SC000™ 32-bit secure core plus an industry-standard ISO14443A contactless interface to speed transactions at contactless/NFC enabled POS terminals - and has up to 38Kbyte of installable EEPROM. Two of its five dual-interface applications are already fully certified using SPS' proven contactless Ebooster® technology. Other antennae for the contactless interface are also supported.

All the devices comply with Global Platform, Visa Open Platform™ (VOP), and Card Personalization Specification (CPS), and so can be issued using industry-standard personalization systems.

The [STPay](#) family is also participating in Datacard Group's Card Validation Program (CVP), at Platinum level. Scripts for the STPay products will be available to Datacard Group's Smart Card Profile Manager customers at a 30% discount off list price. This will enable local card manufacturers working with issuing banks to lower costs and shorten the time needed to develop and certify scripts.

About STMicroelectronics

ST is a global leader in the semiconductor market serving customers across the spectrum of sense and power and automotive products and embedded processing solutions. From energy management and savings to trust and data security, from healthcare and wellness to smart consumer devices, in the home, car and office, at work and at play, ST is found everywhere microelectronics make a positive and innovative contribution to people's life. By getting more from technology to get more from life, ST stands for life.augmented.

In 2013, the Company's net revenues were \$8.08 billion. Further information on ST can be found at www.st.com.

For Press Information Contact:

STMicroelectronics

Michael Markowitz

Director Technical Media Relations

+1 781 591 0354

Michael.Markowitz@st.com