

Contactless payment

PAYMENT

Surfing the contactless wave



With millions of cards already deployed around the world, contactless payment has been recognized as a useful tool for low value payment transactions. Easy and fast, contactless technology makes payments easier for everyday transactions.

- For the cardholder, the contactless device can replace cash. It is perceived as a safer card (the card remains in-hand) and as a fun and modern way to pay.
- For the issuer, contactless technology represents a way to increase card transaction volumes and revenue (cash replacement). Through card price sharing, it brings co-branding and new service opportunities. It also means customer retention with a 'top of wallet' card.
- For the retailer, a contactless card decreases transaction times, which means reduced queues and time savings that are critical for shoppers. Contactless can also help increase revenues, through higher spending, greater customer frequency or loyalty.

A leading product range, from
the number 1 contactless payment card provider

From project conception, through the R&D process to rollout of the contactless device, Oberthur Technologies offers issuers proven software development and card construction expertise, to provide contactless products with both exemplary security levels and unrivalled transaction speeds.

Benefits

- Easy and convenient for cardholders
- Proven increased revenue for issuers
- The fastest and most resistant cards on the market
- Compliant with the latest MasterCard and Visa specifications
- From cards to stickers to fobs: various form factors available

Besides, managing the entire supply chain, Oberthur carefully selects suppliers and partners to ensure the best results on the field in terms of mechanical resistance.

FlyBuy solution

The FlyBuy range offers full contactless cards in markets where contact EMV is not required. Based on Oberthur's advanced technology, FlyBuy cards provide MasterCard and Visa applications (PayPass Magstripe, Visa CPS 2.0.2 streamline). The standard half antenna allows full embossing possibilities.

Chrysalis Fly solution

The Chrysalis Fly range addresses the requirements of banks in EMV-based countries and has already been issued by major issuers worldwide. Providing the latest dual interface applications from MasterCard and Visa, loyalty features and Mifare compatibility, the Chrysalis Fly range is equipped with a 12K memory size and offers best-in-class transaction time.

Cosmo Fly solution

Designed for multi-application market, Cosmo Fly's unsurpassed contactless performance is provided via Java Card technology. Beyond MasterCard, Visa & JCB payment, additional local applications for payment (qPBOC), for loyalty (XLS), for Transport (T-Money) have been added in ROM to meet the issuer's requirements and give flexibility for some others (e-purse, access control, e-ticketing and biometry) to be added in EEPROM. Cosmo covers a wide range of product from 12k to 78k EEPROM offering an almost unlimited range of application configurations.

Beside the standard ISO card shape, different form factors and materials are now available to create contactless products in a range of forms such as key fobs and mini cards. The only limit is imagination. Form factors serve as a powerful marketing tool to spread the issuer's image and act as an innovative way to develop the relationship between the cardholder and the contactless payment device.

Oberthur VersaFOB solution

The FlyBuy VersaFOB is the smallest ever card-based contactless payment fob. The sub-card is snapped out of a full-size card and then inserted into a key-chain case. This way, it relies on a traditional manufacturing and personalization process, incurring no substantial additional costs compared to most other form factor devices.

Oberthur FlyBuy Sticker solution

The FlyBuy Sticker offers the end-user the ultimate personalized form factor. Containing a contactless application that can be used like a standard contactless payment card with payment terminals, the FlyBuy Sticker can be attached to any surface, allowing the end-user to transform any personal possession into a contactless payment device. The FlyBuy Sticker's structure is based on cutting-edge technology to resist electromagnetic interference, meaning it can be used on any portable electronic device such as a mobile phone or PDA without signal interruption.

	EEPROM (K Bytes)	Cryptography	Data storage	Data Sharing	Applications	Certification
FlyBuy	4	3DES	•	•	Paypass Magstripe, Visa, VCPS 2.0.2	VISA MasterCard
Chrysalis Fly	12	RSA	•	•	VIS 1.4, M/Chip Select 4 Paypass; M/Flex, Visa VCPS 2.0.2, Mifare	VISA MasterCard
Cosmo Fly	12-78	RSA	•	•	VSDC VIS 1.4, qVSDC, M/Chip 4, Paypass MChip, Mifare, domestic applications	VISA MasterCard
VersaFOB	4	3DES	•	•	Paypass Magstripe, Visa VCPS 2.0.2	VISA MasterCard
FlyBuy Sticker	4	3DES	•	•	Paypass Magstripe, Visa VCPS 2.0.2	MasterCard



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