Microtag: the evolution of the payment card.

The payment card – and the infrastructure supporting it – has changed the world. But preferences and perceptions change too. So while a walletful of cards provides great convenience, the user experience can always improve, in a variety of ways. Whether that's greater ease of use. Always being within reach. Or not needing a pocket.

Microtag makes every transaction effortless, providing full payment card functionality in a compact 31.2mm x 21.5mm form factor. It slips effortlessly into its own silicone cover – in a choice of vivid colors – or a wristband from Giesecke+Devrient (G+D), similarly customizable. Or even your own innovative creation. If your customers want payment functionality in a hairband, or earring, or shirt cuff, you can now provide it to them. With non-metallic designs subject to a straightforward approval process.

With passive RFID, the Microtag needs no battery, making the device completely self-contained. While compatibility with industry-standard security and encryption protocols (including SCA compliance for two-factor authentication) gives it the same range of functionality as any payment card: prepaid stored value, postpaid credit or debit, and a host of other use cases where wearables make life easier. At their next rock festival or sports event, customers won’t need to carry a bag. Or wallet. Or even a phone.

Microtag makes payments part of everyday clothing: superbly simple, incredibly flexible, and totally frictionless. Your customers will feel naked without it.
MT01 microtag: A payment form factor for modern lifestyles

MT01 microtag - key features

Technical and product data

Platform
OS / Features: GP 2.2.1
Transmission: JavaCard 3.0.4
Protocols: T=CL (Type A)

Applications
VISA: VSDC2.8.1G1
MasterCard: M/Chip Advance 1.2.1
Additional: NRG support (Mifare Classic Compatible)

A compact solution enabling countless new applications and customer use cases

Despite its size, Microtag supports the same security and authentication infrastructure that keeps billions of consumer transactions safe every day. Compliance with the latest SCA two-factor requirements make it as secure as any full-size payment card, taking advantage of the same applications your customers use today – and requiring no tokenization infrastructure.

Microtag was designed to answer a huge variety of emerging user experiences. With custom design and your own creativity, it can be integrated into almost any everyday object: a piece of clothing, an item of jewellery, the heel of a shoe, even a child’s teddy bear at the fairground.

There’s no limit to its potential – because there are no limits to where a customer may need a payment option.

Creating confidence

Giesecke+Devrient (G+D) is a global security technology group headquartered in Munich. As partner to organizations with highest demands, G+D engineers trust and secures essential values with its solutions. The company’s innovative technology protects physical and digital payments, the connectivity of people and machines, the identity of people and objects, as well as digital infrastructures and confidential data.

G+D was founded in 1852. In the fiscal year 2020, the company generated a turnover of 2.31 billion euros with around 11,500 employees. G+D is represented by 74 subsidiaries and joint ventures in 32 countries.

Projected wearables market growth 2019-2024¹

237%

2022 forecast for total consumer wearables market²

$97.5bn

¹www.globaldata.com
²Tech, Media, & Telecom (TMT) Predictions 2022 – Thematic Research

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