# LGM Card

## **General Description**

LGM Card is contactless smart microSD card with three unique features:

- embedded high performance NFC antenna that provides contactless communication via NFC interface and perfectly working under metal covers;
- two independent secure chips to store sensitive data; and
- ISO 7816 contacts on its which can be used for physical access to secure chips during prepersonalization and personalization.

LGM Card is also a standard memory card that provides 4GB or 16GB memory for the user. In July 2019 NPCI India certified LGM Card as RuPay Dual Interface Card.

# **Technical Characteristics**

Form Factor	SDHC microSD card, Speed Class 10, Bus interface UHS50 (UHS-I)
Flash Controller	32-bit RISC microprocessor, PS8033/PS8036
Flash Memory	Toshiba NAND 19nm / 15nm
Type MSD-101BA	SE#1: NXP J5C145, JCOP 2.4.2 R1, 145 KB EEPROM memory, MIFARE FleX® (4K)
	SE#2: NXP J5D081, JCOP 2.4.2 R2, 80 KB EEPROM memory, MIFARE® DESFire® EV1 8K
NFC Antenna	ISO 14443A, ISO 18092, Compliant with MIFARE®
Interfaces	Standard microSD interface, ISO 14443A, ISO 7816
Standards	Global Platform Card Specification v.2.1.1, Security certification: CC EAL5+
Applets	LGM RuPay 1.0, MasterCard (MMPP), VISA (VMPA), Mifare4Mobile (M4M),

## **Physical Characteristics**

Size	L:15 x W:11 x T:1 mm (standard)
Weight	Maximum 1g
Operating temperature	0° to -70°C
Operating voltage range	2.7-3.6 V (standard)
Communication interface	8-pin interface (standard)



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On the bottom side, the LGM Card has:

- six ISO 7816 contacts optionally used for contact personalization of the secure chips; and,
- \* eight standard microSD pins

During contact personalization via ISO 7816 contacts the LGM Card has to be inserted in a plastic ID-1 size carrier



#### **Unique Features**

- \* Two mutually interconnected SmartCard chips with independent encryption keys and independent access to them
- Contact interconnection of SmartCard chips that enables contact payments within an SD card using an ISO7816 internal bus
- \* Unique antenna design enables reception and the emission of radio signal for contactless communication (including contactless payments) even in metal covered objects
- \* LGM Card sandwich design enabling concentration of all necessary hardware SD card components in its body
- \* Placement of the card into a plastic carrier with size identical to a payment card enabling the LGM Card to be personalized on existing personalization machines

## LGM Card Antenna

LGM Card has embedded an active NFC antenna supporting ISO 14443A CE mode. It uses power from phone battery to operate and is being switched on from the mobile wallet application and used only during NFC use-case (payment, gate entry, door access etc.). After that the antenna is switched off.

# LGM Card Software Specification

LGM Card Mobile API is a library used for communication between LGM Card and mobile phone application. It provides functions for contact communication between mobile phone and Secure elements inside the LGM Card over SD interface (APDU commands) and control of NFC module of the LGM Card (e.g. settings of the NFC antenna, monitoring the status of the NFC field, etc.)

## LGM Card Typical Use-cases

- \* Contactless mobile payments & mobile transit
- \* Secure access NFC and remote
- \* Pairing, device setting, flash memory locking



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