

# Smart Card

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A **Smart Card** is a physical card that has an embedded integrated chip that acts as a security token. Smart cards are typically the same size as a driver's license or credit card and can be made out of metal or plastic. They connect to a reader either by direct physical contact (also known as chip and dip) or through a short-range wireless connectivity standard such as radio-frequency identification (RFID) or near-field communication (NFC).

The chip on a smart card can be either a microcontroller or an embedded memory chip. Smart cards are designed to be tamper-resistant and use encryption to provide protection for in-memory information. Those cards with microcontroller chips can perform on-card processing functions and can manipulate information in the chip's memory.

Smart cards are used for a variety of applications, though most commonly are used for credit cards and other payment cards. The distribution of smart cards in recent years has been driven by the payment card industry's move to support smart cards for the [Europay, MasterCard® and Visa \(EMV\)](#) payment card standard. Smart cards capable of short-range wireless connectivity can also be used for contactless payment systems; they can also be used as tokens for multi-factor authentication.

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