Introducing PURE, a EMV white label offer for domestic schemes and private label cards network

More than 90% of all cards payment transactions in most countries are domestic, and domestic payment schemes have long been the preferred solution for such in-country payments. National schemes are increasingly looking for solutions to maximize transactions, explore new payments solutions while keeping control and full governance on their local payment ecosystem.

PURE, an interoperable and fully EMV compliant white-label payment application from Gemalto, can help put these domestic schemes in control, even when expanding to contactless and mobile. Read on to find out how.

**PURE benefits**

- Future-proof: Payment application for pre-paid, debit, credit, and ATM transactions
- Fully compliant with EMV standards
- Brand independent solution

**Why PURE?**

Domestic payment schemes are often a better alternative to international schemes due to lower cost, better local innovation and governance benefits for local transactions. Private networks (such as fuel retailers) meanwhile need solutions like PURE to create a more compelling multi-channel customer proposition.

PURE is a white-label EMV application that’s fully compliant for contact, contactless and mobile payments. PURE offers all the technical and commercial benefits to grant Domestic Schemes and Private Networks the most comprehensive multi-channel payment solution.

**Specifications & Software**
- PURE contact and contactless specifications
- PURE mobile NFC specifications (e.g. SE, HCE and SIM)
- PURE contactless terminal kernel
- Security and functional test plans
- Consulting services by EMV experts

**Product, Solutions and Services**
- PURE contact and contactless cards
- New form factors (e.g. stickers & wearables)
- Mobile application
- Personalization services
- Issuance solutions
- Tokenization & cloud based payment platform for mobile payment

**PURE in action**

For private label card, PURE is a unique solution for secure and scalable private payment networks that is quick to deploy and enables innovative, advanced modes of payment.

With PURE, private labels get immediate access to contact EMV, contactless EMV and mobile EMV, opening up all of these use cases and more:

- ATM networks
  - Digization and increase convenience while reducing costs
- Government services
  - Set the bases for a banked society with financial inclusion
- Retailers
  - Profit from boosting and leveraging on-us transactions
- Fuel retailers and fleet card suppliers
  - Profit from boosting and leveraging on-us transactions
- Transit services
  - Rely on fully EMV-standardized open payment technology for transport

**The PURE ecosystem**

PURE is an open and mature EMV ecosystem with more vendors coming on board every year:

- POS terminal vendors: World’s Top 3 vendors support PURE
- Test laboratories: Conformance testing supported by the most recognized EMV labs
- Solution providers: World’s Top 10 vendors support PURE

**The PURE ecosystem**

For more information, visit www.gemalto.com/financial/cards/emv-white-label-payment