

PURE by Thales

Extensive EMV™ and mobile NFC payments for private networks

Banking & Payment Services

Thales 'PURE white-label application brings EMV technology to private label card and mobile payment issuers. Thales' unique position as specification designer and EMV-compliant product developer ensures we provide top-level transaction security and interoperability with the existing EMV infrastructure.







<u>Meal voucher issuers</u> need to push digitization to migrate from paper to cards or mobile solutions

With PURE, they can leverage existing EMV terminals and points of sale at their affiliated restaurants and merchants to offer their customers the convenience of contactless and mobile payment. With the PURE white label solution, they can avoid the hassle of building a new acquiring infrastructure from scratch or developing expensive cobranding programs.

Your payment method, your brand, your rules!

Retailers and Fuel retailers are looking to enrich their private label card portfolios of fuel/fleet cards and loyalty cards

PURE offers banking-level security to reduce fraud with Chip & PIN cards and NFC mobile applications. In addition to this extra security, PURE offers greater convenience with contactless technology and many other loyalty features to increase conversion rates and articulate efficient retention programs. Furthermore, thanks to the interoperability of EMV standards, payment instrument acceptance can be leveraged and extended with partners such as retailers, parking garages, and hotels to support your marketing initiatives.

Strengthen card technology, minimize impact on your payment system, boost convenience and loyalty

City, transport card and government benefit card issuers want to offer convenient services

PURE smart cards coupled with flexible issuance solutions enable innovative use cases matching top trends:

- Transportation networks with cash replacement and fast transaction times
- Smart cities with multi-purpose city cards for payment, transit and access control
- Government programs seeking to boost financial inclusion or to build card- and mobile-based eServices.

Mobile PURE, for mobile NFC payments based on secure elements (SIM and embedded) or HCE, is already available to meet the needs of mobile payment issuers

Thales Gemalto PURF

PURE is a unique solution for the quick and easy deployment of scalable and cost-effective private payment networks to offer advanced modes of payment while leveraging existing infrastructure.

Fully EMV™ compliant for security and interoperability

PURE is fully EMV-compliant so you can leverage all the benefits offered by EMV technology today. PURE products have passed EMV Co. certifications, guaranteeing the greater security, more interoperability and reduced fraud related costs offered by Chip & Pin technology.

There is no need to invest in a custom payment scheme specification or a custom certification process. PURE is compatible with any EMV-compliant terminal and back-end system (POS or ATM), minimizing impact on infrastructure for maximum cost effectiveness and easy deployment.

PURE products, solutions and services

Corresponding products and solutions for issuers offering speedy deployment and fast time-to-market

- PURE contact and contactless cards
- New form factors (stickers and wearables)
- Mobile application covering embedded secure element, HCE and SIM
- Personalization services
- Issuance solutions
- Token and platform management for mobile payment
- Consulting services by EMV experts

PURE is a field-proven solution

PURE is a fully field-proven solution with more than 60 million cards in circulation around the world.

A powerful set of features and applications:

A rich suite of innovative card bodies and contactless form factors available

- Multiple card operating systems (Java, MULTOS, and native)
- SDA, DDA, and CDA
- PURE combo card with PURE application combined with one international scheme application on the same chip platform
- Data storage for loyalty points or proof of ticket purchase for transportation applications
- From 8K to 72K user memory
- Available with MIFARE and DESfire emulation
- Compliant with the Common Personalization Standards (CPS)
- Cardholder verification methods (CVM): Online and offline PIN, signature, mobile CVM, match-on-card biometric CVM (fingerprint)

Mobile-NFC compatible (SIM-based, embedded secure element-based, or HCE)

Why Thales

Strong consulting services in payment systems:

With almost two decades of consultancy expertise in payment systems and 55 years of cumulative experience in EMV and NFC technologies, Thales has a dedicated team of senior EMV consultants to support the scheme and its members.

A trusted and experienced partner

With more than 150 references in 52 countries, Thales is a trusted developer and manufacturer, able to quickly produce specific products for issuing members, creating traction in the industry around the world.

Fully committed to our customers' needs

Thales has developed a complete, modular offer to fit all implementation scenarios. It includes not only specifications but also consultancy, assistance, card products, personalization tools, and provisioning and tokenization platforms for mobile, offering seamless, and timely deployment.



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