



EMV international payment smart cards


Debit/Credit

Secure and cost-effective EMV complete solution

 GemVision D/C	Visa Smart type approved	<ul style="list-style-type: none"> • The easiest and most secure EMV migration • Field proven • Interoperability and stability to protect your investment • Tested with more than 20 POS references from leading POS manufacturers • Selected by leading Banks (UK, CEE, SEMEA, ASIA, LATAM) • Quick time to market
 GemShare D/C	MasterCard type approved	
AEIPS	American Express type approved	


Debit/Credit and Loyalty

A tool for the banking customer management relationship

 GemValue	Visa & MasterCard type approved	<ul style="list-style-type: none"> • International payment and multi-application standards, making it quick and easy to roll out EMV migration • Powerful Tool Box to develop your own loyalty program • Supports most loyalty schemes (XLS, Catuity, Fides)
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Debit/Credit and Multi application





MPCOS: Reliable technology for a wide range of value added applications

 MPCOS EMV R5	Visa & MasterCard type approved	<ul style="list-style-type: none"> • Compatible with all the existing profitable MPCOS applications • EMV migration compliance with minimal impact on banks' existing structure & value-added applications • Powerful Tool Box to develop your own added value program • The guarantee of an evolving application to develop your own multi-application scheme on a field proven technology: credit, debit, pre-authorized debit, e-purse, loyalty, data storage, on-line banking authentication and others • 300 customers and 50 Mu cards issued in the field • Loyalty based on XLS • Web companion based on ID Keeper <p>A reliable MPCOS smart card supporting local solutions</p> <ul style="list-style-type: none"> • Duet (BGS) - debit, credit and pre-authorized debit • Golden Crown (CFT) - debit, credit, contactless • Smart-Pay (Scantech) - debit, credit • CashCard (Nets) - debit, credit, e-purse, contactless, Open OS, Public Key...
MPCOS AEIS	American Express type approved	
MPCOS	Local payment	

Gemplus multi-application smart cards based on open platforms


JavaCard™ (Global Platform)

GemXpresso: A full range of banking services and applications (debit, credit, loyalty, Internet authentication, e-purse...)

 GemXpresso Lite Vision	Visa type approved	<ul style="list-style-type: none"> • Multi-application JavaCard dedicated to VISA MasterCard and JCB member banks • EMV compliance • Ability to upgrade the set of applications hosted in the card • Several applications can reside safely in the same card thanks to the largest memory available on the market • Capacity for customized applications • Post issuance allowed • Cost effective solution • Flexibility, interoperability, stability and migration path overtime • Perfect platform for a high-end security level for extended fraud prevention and security demanding applications • PK Java Card with a built-in VISA application that provides complete EMV DDA full support • High performance
 GemXpresso Lite Share	MasterCard type approved	
 GemXpresso J-EMV	JCB & MasterCard type approved	
 GemXpresso Pro Vision	Visa type approved	

Multos

Highly secure multi-application open platform

 Multos 4	MasterCard & Mondex type approved	<ul style="list-style-type: none"> • EMV compliance • Open platform based on MAOSCO specifications • High security scheme and cost efficient infrastructure over time • Post issuance allowed and flexibility • Full range of existing applications and capacity for customized applications
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