



**EMV<sup>®</sup>**

## **White Label :**

The strategic future of  
transit fare systems

**THALES**  
Building a future we can all trust

# EMV<sup>®</sup> WHITE LABEL

## THE STRATEGIC FUTURE OF TRANSIT FARE SYSTEMS

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# Executive summary:

## Defining the future of public mobility

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**Public transport is undergoing a profound transformation. Passengers increasingly expect seamless access that does away with the need to queue to purchase a ticket, wait for a physical card delivery, an endless registration process or lack of fare information.**

The new landscape is about much more than simple 'tap and ride' solutions. A new generation of platforms can completely reimagine the user experience, enabling mobile-centric journeys that match modern consumer lifestyles. Passengers can purchase tickets direct from an app or digital wallet – anytime and anywhere – and download them straight to their phone. Travel accounts can be topped up just as easily. Passengers benefit from live travel information and real-time updates on spending on fares throughout every journey, again sent direct to their mobile devices.

Travellers, however, are not the only stakeholders driving change. Alongside passenger pressure for a user experience revolution, governments are increasingly demanding better integrated and financially sustainable transport networks that are fully aligned with long-term policy objectives such as promoting inclusion.

### The end of the line for dual architecture

The combined pressures being exerted by customers and governments are exposing the limitations of current fare operations. Today, most agencies operate dual architecture solutions, with Open-Loop EMV®\* and legacy Closed-Loop systems running side by side to meet the needs of all stakeholders. Consequently, systems are characterised by inefficiency, conflict, and compromise.

Open-Loop EMV systems certainly deliver modern and convenient access. Passengers can pay for journeys with nothing more than their existing debit or credit cards. However, these

purely financial payment credentials face complexities and limitations when it comes to supporting concessions, subsidies, or entitlement rules that are essential to truly inclusive and sustainable public transport.

That is why legacy Closed-Loop systems are still part of the mix. But they rely on older, card-centric technologies that are complex to operate and difficult to integrate with the digital ecosystems and wallet-based mobility that are now essential elements of the modern consumer lifestyle.

### Combining convenience and control

EMV White Label (EMV WL) offers a compelling alternative to ageing dual architecture solutions. Crucially, EMV WL introduces a transit-issued EMV credential governed entirely by transit authorities, not the banking system.

EMV WL inherits the security, interoperability, and digital-wallet compatibility of EMV while supporting the concessions,

subsidies, and entitlements that were previously the preserve of Closed-Loop systems. Moreover, the EMV WL model is designed for Account-Based Ticketing (ABT), is media-agnostic, and ready for mobile provisioning. As a result agencies can unify their Open-Loop and Closed-Loop, back-end and front-end into a single architecture.

### First stop: the Netherlands

The Netherlands is the first country in the world to put the theory of EMV WL into nationwide practice. A unified EMV WL-based platform will serve 18 million people via nine operators. Physical cards and digital wallet credentials are being deployed on the same ABT back office and EMV validation layer. Consistent fare rules and a single, coherent customer experience apply across the entire country.

**This white paper explains why EMV White Label has emerged as the leading strategic response to today's public transit challenges - and highlights how this new model is transforming fare operations in the Netherlands.**

\*EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.

# 1. Fare collection at a turning point

**Agencies are recognising the limits of dual architecture solutions – and looking to move from coexistence to convergence.**

Public transport systems have evolved for decades by adding new modes, products, and technologies. However, the underlying fare architecture has remained unchanged. Agencies have relied on two essentially incompatible models – Open-Loop EMV and legacy Closed-Loop systems – to meet the varied demands of passengers and governments.

This incremental approach to improving fare collection is reaching its limits. An ageing infrastructure built on two distinct architectures is no longer fit for the combined tasks of implementing policy obligations and matching heightened traveller expectations.

## The odd couple: why dual architecture solutions can no longer keep pace

Open-Loop EMV has certainly aligned public transport access with digitally-focused consumers. Passengers can catch a ride using only their debit or credit card. But Open-Loop remains a payment model, not a public-service model. Due to PCI-DSS environment, the concessionary entitlements, age-based discounts, regional subsidies, or social programmes, that are the backbone of inclusive transport may be complex to handle with Open-Loop.

Closed-Loop legacy systems have been retained because they deliver on government policies. However, they were designed for a different technological era. Today, Closed-Loop's card-centric logic, often outdated security models, and limited digital compatibility create serious operational headwinds. Something as straightforward as updating a fare rule often requires changes to card formats, firmware, or validator configurations. These slow and costly processes restrict innovation and hinder system-wide alignment.

A dual-architecture approach inevitably creates friction - increasing costs, fragmenting the customer journey, and slowing strategic evolution. Even more importantly, it prevents agencies from transitioning to the account-based, software-driven models that define modern digital services.

**WHEN OPEN-LOOP MEETS CLOSED-LOOP, CITIES MOVE BETTER. OPEN-LOOP IS THE NEW PARADIGM. WHAT ABOUT THE CLOSED LOOP CARDS?**

**MAINTAIN LEGACY DUAL ARCHITECTURE**

- Desfire, Calypso, Felica
- Paper, Magstripe
- Card Based Ticketing

**ONE ABT, HOMOGENOUS ARCHITECTURE**

- Bank-issued EMV cards
- Closed-Loop EMV White Label cards
- Digitalization & Wallet integration

## From coexistence to convergence

Agencies recognise these issues. The industry is therefore shifting from coexistence to convergence. Instead of trying to optimise each system separately, agencies are seeking a single architecture that delivers on both public policy and customer experience.

EMV White Label has emerged as the most convincing response: a Closed-Loop credential built on EMV, validated through the same infrastructure as bank cards, but governed entirely by transit authorities.

### Mastercard

Chapin Flynn, Senior Vice President, Urban Mobility

“EMV is the foundation of secure, smart transit. Agencies want digital first solutions that are sustainable, digital wallet ready, and simple. EMV white label delivers all of that, and we’re proud to partner with Thales to bring these benefits to Translink and to agencies and riders everywhere.”

EMV WL provides agencies with a roadmap for unifying fare systems, reducing long-term complexity, and modernising fare collection - while preserving the core principles of public transport.

## 2. The emergence of EMV White Label

### Applying the benefits of a proven global standard to public transport.

Digital wallets, real-time entitlements, multimodal integration, open APIs - each new requirement has further exposed the limits of Closed-Loop systems built for an era when validators operated offline and fare products were static.

The rise of Open-Loop EMV only highlighted the restrictions. EMV is a global security and interoperability standard that supports fast, reliable transit validation at massive scale. Compared to Closed-Loop legacy systems' separate, proprietary technologies, EMV offers robust cryptography, device compatibility, and a well-supported ecosystem.

EMV WL has emerged as the way forward because it embraces the benefits of a global standard while tailoring it to the demands of public transport. Instead of reinventing transit-specific Closed-Loop technologies, it repurposes the EMV contactless framework and removes all the elements tied to the banking system.

### Delivery from day one

The EMV WL model enables a transit-issued credential governed entirely by the agency. All fare logic, entitlement rules, and discount structures are implemented within the Account-Based Ticketing back office rather than transit cards or other media.

#### Moving to EMV WL delivers immediate benefits:

- Same EMV kernels validates both bank cards and transit-issued credentials
- Proprietary legacy software are eliminated
- Testing, certification, and maintenance are simplified.

#### For integrators and operators with large fleets of validators, the reduction in complexity is particularly significant. Benefits include:

- Shorter development cycles
- Reduced operational costs
- Long-term cohesion across modes and networks.



### Discover Network

Divya Amarajil, Head of Transit Product Americas, Discover Network

“Around the world, agencies are looking for fare systems that can evolve as quickly as their riders' expectations. EMV White Label offers a unique opportunity to modernize Closed-Loop infrastructure while preserving the policy control transit networks rely on. At Discover Network, we are committed to supporting solutions that bring stronger security, digital readiness, and long-term interoperability to public transport. The collaboration around EMV White Label reflects exactly that: a more unified, resilient, and inclusive mobility ecosystem.”

## The perfect fit for digital wallets

EMV WL also enables agencies to embrace digital wallets. Legacy Closed-Loop transit cards are difficult to transfer to smartphones. Custom apps, security bridges, or device-specific integrations are required – yet often deliver a less-than-perfect experience.

**In contrast, EMV WL fits naturally into wallet ecosystems:**

- Security follows the same principles used for bank cards with Open-Loop EMV credentials
- Advanced provisioning flows with exclusive User Experience
- Adding a transit credential is simpler and just as secure as adding a payment card.
- Recovery and replacement of transit cards is straightforward for passengers.



EMV White Label fundamentally redefines how transit credentials are issued, validated, and managed.

A modern Closed-Loop foundation complements Open-Loop, enabling a unified, scalable, and future-ready fare architecture.

### Visa

Josh Martiesian, North America Head of Transit & Mobility

“Transit systems increasingly need architectures that bridge seamless rider experience with the realities of public-sector governance. EMV based White Label solutions seek to enable that convergence by pairing enhanced security with account-based flexibility and universal device compatibility. At Visa, we believe in supporting open, scalable standards that help cities modernize sustainably. Enabling transit systems through EMV-based White Label frameworks supported by Visa Private Label solutions is an important step toward a unified mobility framework where agencies can innovate quickly while keeping full flexibility of their fare policies.”

## 3. Built on stronger foundations: the critical advantages of EMV White Label

**EMV White Label redefines the fare architecture - and creates a new strategic alternative.**

### Account-Based Ticketing

At its core, EMV White Label is built on Account-Based Ticketing (ABT). As a result, the fare architecture is completely redefined.

In legacy systems, cards carry the intelligence: stored value, passes, counters, eligibility flags and validity periods. Modifying a fare rule means modifying cards, distributing updates, or reconfiguring validators across the network.

With EMV WL, the card or mobile credential becomes a secure identifier pointing to an account in the back office, where fare rules and entitlements live. Dynamic policy changes can be made without touching physical infrastructure.

### Bank-card-level security

EMV relies on dynamic authentication and produces a unique cryptogram for every transaction. This eliminates most cloning risks associated with static legacy cards and leverages a global security ecosystem far larger and more advanced than any transit-specific technology. Instead of relying on proprietary secrecy, agencies enjoy the continuously updated, industry-hardened protection of EMV.

## Media agnosticism

With EMV WL, the validator processes every tap - including Open-Loop cards, transit-issued cards, cards based on the EMV WL model, digital wallets, and wearables - through the same EMV kernels. Agencies no longer need multiple validation paths, proprietary software for legacy technologies, or bespoke firmware. This reduces technical debt and ensures future consumer devices can be adopted without redesigning the system.

## Digital wallet integration

Digital wallet integration is arguably EMV WL's most transformative dimension. Legacy Closed-Loop systems require dedicated apps, complex security bridges, or device-specific arrangements to join mobile ecosystems. In contrast, the EMV WL-based model fits naturally into Apple Wallet, Google Wallet, and other digital platforms with superior provisioning flow. Users enjoy immediate access via their familiar, existing digital wallets, as well as the reassurance of easy card replacement. Agencies benefit from reductions in the cost of issuing and replacing physical transit cards.

## Interoperability

Deployment of a unified architecture significantly improves interoperability. Multi-operator or regional networks that previously required complex alignment across disparate technologies can apply consistent fare logic for all modes: buses, metros, trains and ferries. Riders benefit from a coherent, predictable experience, while agencies gain the ability to coordinate policy changes more easily and communicate them clearly.

## Data quality

Agencies obtain cleaner, more comprehensive datasets because all intelligence is centralised in the account layer. This strengthens service planning, subsidy targeting, fare-policy evaluation, and long-term investment decisions. Instead of interpreting fragmented or media-specific data, agencies operate from a unified information foundation that reflects actual travel behaviour.

For many transit authorities, adopting EMV White Label is a strategic rather than technological choice. EMV White Label supports public policy objectives, modernises the passenger experience, reduces operational fragmentation, and creates an architecture capable of evolving with digital mobility over the next decade.

### Apple

Jennifer Bailey, Vice President of Apple Pay and Apple Wallet

“Transit is one of the most frequently used features in Apple Wallet. We hear from customers all the time how much they love the convenience of just tapping their iPhone or Apple Watch to get on a bus or train. Our goal is to make daily life easier, and transit is a huge part of that for millions of people worldwide.”



# 4. EMV WL in action: national transformation in the Netherlands

**The Netherlands provides a practical, nationwide demonstration of how EMV White Label can modernise a highly integrated transit system.**

For more than a decade, the OV-chipkaart transit card scheme served as the backbone of Dutch mobility, enabling seamless travel across nine operators. But over the same period, consumers have become increasingly mobile-centric; many now expect to manage virtually every aspect of daily life via their smartphones, wearables, and other connected devices. However, OV-chipkaart was designed around physical transit cards. In many transit schemes around the globe governance is fragmented where in the Dutch situation Translink, on behalf of the 9 PTOs, governs the transit scheme and will continue to do so for the OVpay transit scheme. Integrating real-time entitlements or digital wallets made each new enhancement more complex and costly.

To overcome these structural constraints, the Netherlands is rolling out a unified EMV-based architecture that supports Open-Loop and Closed-Loop usage through the same validation flow. A carefully structured, phased approach to this transformation ensures that continuity for millions of daily travellers is combined with progressive and comprehensive modernisation of the fare system.

**EMV WHITE LABEL CLOSED-LOOP CARDS**  
**WHY TRANSIT AGENCIES HAVE GOOD REASONS TO MIGRATE TO EMV?**

**OPERATIONAL & TECHNICAL EFFICIENCY**

- One unified ABT + EMV infrastructure
- Higher stability & interoperability
- Bank-grade security & resilience

**SCALABILITY, COST CONTROL & MARKET FREEDOM**

- Open, competitive sourcing
- Lower lifecycle costs
- Future-proof governance

## A unified EMV-based architecture designed for scale

From the outset, the Dutch national program (under the overarching brandname OVpay) was designed around a single, unified EMV-based fare architecture capable of supporting both physical and digital credentials at national scale. The objective was not to layer new media onto an existing system, but to replace fragmented legacy foundations with a coherent Account-Based Ticketing (ABT) model, shared across operators, modes and access media. A single EMV validation layer and a unified ABT back office govern fare rules, entitlements and capping for the entire country.

This architectural approach ensures that all credentials — whether physical cards or mobile wallet credentials — rely on the same governance, security and operational framework. Implementation sequencing was driven by continuity and inclusivity requirements, not by technical constraints, allowing the system to evolve without parallel infrastructures or duplicated complexity.

### Translink OVpay

Peter van Dijk, CEO

“ For Translink, EMV White Label is not just a new card - it is the foundation of a modern, inclusive mobility system. It allows us to unify open-loop and closed-loop under one architecture while keeping the quality of service to passengers on the highest level. Our goal is simple: deliver a seamless national experience for every passenger, whether they use a bank card, a transit card or a mobile wallet. EMV White Label gives us the flexibility and resilience we need for the next decade of Dutch mobility and makes it easy to service all passengers from the Netherlands and abroad. ”

## Physical and digital credentials built on the same foundation

Within this unified architecture, transit-issued EMV White Label credentials (OV-pas) are deployed consistently across the country, serving both residents and visitors. Physical EMV WL cards provide nationwide access across nine operators while ensuring inclusivity for users who prefer or require a card-based experience. These credentials coexist seamlessly with Open-Loop EMV acceptance, all validated through the same EMV kernels and governed by the same ABT logic.

The same foundation also enables direct provisioning of transit credentials into mobile wallets, using identical fare rules, entitlement management and validation processes. Digital credentials therefore represent a natural extension of the Dutch EMV White Label model rather than a separate phase or system evolution. For passengers, this delivers immediate access, simplified recovery and a familiar user experience. For authorities and operators, it preserves policy control, operational consistency and long-term scalability at national level.

The Dutch deployment demonstrates that EMV White Label is a practical, national-scale solution capable of modernising a complex transit ecosystem without compromising continuity, inclusivity, or public-sector governance. EMV White Label provides a real-world foundation for agencies considering a unified, EMV-based fare architecture.

### Google

Jonathan Hill, Head of Transit Partnerships at Google Wallet.

The future of Account-Based Ticketing (ABT) is about bringing open-loop and closed-loop ticketing together into one seamless experience. This means every user gets the same great benefits, no matter how they choose to tap in. Working with Thales lets us roll out these features fast, helping cities ditch old, fragmented systems. Passengers get a superior mobile wallet experience, giving them peace of mind and full transparency on their fares, regardless if they choose to use a digital bank card or closed loop card stored in Wallet. ”

## 5. Time for action: integrators and EMV White Label

### Vendors must adapt fast - or risk falling behind a fast-evolving market.

Integrators play a central role in shaping transit fare systems. As a result, they find themselves in the front line when it comes to managing the complexities generated by decades of coexisting technologies. Supporting both legacy Closed-Loop platforms and EMV-based Open-Loop acceptance has resulted in fragmented software stacks, proprietary card formats, and lengthy certification cycles. As agencies accelerate their digital transition, this model is also becoming increasingly unsustainable for vendors.

### Repeatable solutions

Integrators that maintain multiple validation pathways must manage divergent architectures in parallel - each with its own firmware, security model, testing requirements, and update cycles. Delivery costs and engineering workload increase, while scalability is reduced. Every new deployment becomes a custom project rather than a repeatable solution. In a market where margins are thin and competition strong, fragmentation limits growth and slows innovation.

### Focusing on value

EMV WL resolves this complexity. By aligning Closed-Loop credentials with the EMV framework, integrators can rely on simple validation layers that supports bank cards, digital wallets, and cards based on the EMV WL model. This simplifies development, reduces long-term maintenance, and gives vendors more freedom to focus their engineering resources on higher-value areas such as analytics, UX design or real-time service capabilities.

## The new commercial necessity

Commercial dynamics reinforce the need for integrators to pivot. Increasingly, RFPs and tenders reference EMV WL (or at the very least EMV-compatible Closed-Loop credentials) as part of future-proof fare strategies. Operators modernising their systems expect integrators to deliver unified architectures – not perpetuate proprietary, siloed technologies. Vendors unable to demonstrate they are ready for EMV-based models risk exclusion from long-term modernisation programmes that shape entire national or regional ecosystems.

## Driving the mobile-first transit experience

Digital wallet integration is another mission-critical issue. Transit networks around the world are prioritising mobile-first rider experiences. However, legacy Closed-Loop systems struggle to join Apple Wallet, Google Wallet, or similar platforms without extensive custom bridges. In contrast, EMV WL fits naturally into these ecosystems, enabling secure digital issuance and consistent user experience across devices. Integrators that adopt EMV WL early will be positioned to lead wallet-driven mobility innovations rather than chase them.

### Scheidt & Bachmann

Nick Halden, Director of Technology

“EMV White Label simplifies fare systems for riders, integrators, and transit agencies. Rather than downloading an agency-specific app, riders can pay via their native Apple or Google wallet apps. Additionally tapping a contactless EMV token on a validator is a much better rider experience than scanning a mobile barcode.

An EMV-based validation flow for Closed-Loop media allows integrators reduce complexity, accelerates deployments, and aligns perfectly with digital-first, Account Based Ticketing (ABT) mobility. A standards-based approach to EMV White Label also makes it easier to replicate solutions from one transit agency to another, accelerating market adoption and allowing partners like Thales and Scheidt & Bachmann to deliver consistent, future-proof solutions based on shared experience and across regions. We think EMV White Label has potential to be a go-to mobile fare payment option for transit agencies.”

## Bringing scalability to delivery

Scalability is perhaps the strongest strategic incentive. Integrators can build modular, repeatable solutions that are deployable across multiple markets with minimal adaptation. Delivery models are transformed - reducing risk, improving timelines, and supporting long-term sustainability. Instead of reinventing the technology for each project, vendors can invest in a robust EMV-based foundation that scales.

Embracing EMV and a modular procurement approach enables integrators to better support the immediate needs of transport agencies, accelerating deployments and supporting broader adoption at scale. EMV White Label also enhances the integrator value proposition by simplifying system architectures and enabling vendors to play a stronger role in delivering unified, interoperable, and digital-first transit solutions, in close alignment with agencies and ecosystem partners.





## 6. Grasping the opportunity: an EMV White Label roadmap for integrators

**Vendors that embrace EMV WL will enjoy more freedom to focus on higher value collaborations.**

EMV White Label represents both challenge and opportunity for integrators. The challenge lies in abandoning legacy Closed-Loop technologies that have supported deployments for decades. The opportunity is to align solutions with an architecture that will define the next generation of fare systems. Realising that opportunity involves a three-stage journey:

### 1/ Unifying architectures

The first shift is architectural. Integrators must move on from maintaining multiple validation kernels and instead adopt a single EMV-based pathway that supports both Open-Loop and EMV WL Closed-Loop credentials. Unification simplifies codebases, reduces testing and certification effort, and streamlines maintenance across validator fleets.

### 2/ Developing new capabilities

The second shift is organisational. Supporting EMV WL requires expertise in EMV contactless specifications, cryptography, ABT integration, wallet provisioning, and certification frameworks. Integrators that invest early in these areas gain a competitive advantage in modernisation tenders. Those that delay face a steeper learning curve and risk exclusion from future procurements.

### 3/ From custom to modular

The third step concerns product design. Integrators that build modular solutions around EMV WL can reduce their dependency on bespoke, project-specific development. A well-architected, EMV-based model platform can be deployed across multiple cities or regions with minimal adaptation - improving margins, shortening delivery timelines, and lowering risk.

### More freedom to innovate

EMV WL reshapes the vendor–agency relationship. Agencies gain flexibility and are less dependent on vendor lock-in because the model relies on open standards rather than proprietary technologies. At first glance this might appear a threat to integrators. In fact, it promotes longer-term, higher-value collaboration: integrators move from maintaining legacy technologies to supporting innovation, analytics, UX improvements, and continuous service optimisation.

EMV White Label provides integrators with the foundation to scale modern mobility solutions, reduce technical debt, and compete effectively in a market that increasingly demands interoperability, digital readiness, and long-term sustainability.

# Conclusion

## Seamless, Digital, Account-based, Sustainable

For too long, public transit fare operations have been shaped by compromise. Passenger convenience must somehow be balanced with government priorities such as financial sustainability and inclusion.

EMV WL promises an end to this contradiction. What's more, the Dutch national deployment of an EMV-based model demonstrates the viability, scalability, and future potential of this approach. EMV WL can be implemented at a national scale without disrupting existing operations.

The Netherlands is setting the pace. The future of fare collection will be defined by open standards, digital credentials, and account-based infrastructures - not proprietary Closed-Loop technologies. EMV WL provides the foundation for this new era, enabling wallet-native, policy-aligned mobility systems that meet the expectations of riders and the long-term requirements of public transport authorities.

### EMV WHITE LABEL & DIGITALIZATION BY THALES COMPETITIVE ADVANTAGES



#### SIMPLIFY THE TICKETING BACK-OFFICE

No PCI DSS required  
No tokenization for Closed-loop ticketing



#### CAPITALIZE ON OPEN LOOP INVESTMENTS

EMV / ABT for Open-loop AND NOW  
for Closed-loop ticketing

#### ENHANCE TRANSIT UX

Implement Apple, Google  
and Samsung Wallet  
Transit UX



#### MINIMIZE OPEX

Restricted / Proprietary Closed loop  
White Label EMV  
No transaction fees





## Appendix: Thales and the future of EMV-based mobility

Thales has supported the evolution of fare collection for more than two decades, helping major transport networks modernise without compromising security, inclusion, or operational continuity. As agencies transition towards EMV-based architectures, Thales occupies a unique position at the crossroads of payments, digital identity, and mobility.

EMV White Label reflects this dual expertise. Thales combines deep knowledge of EMV security, digital credential management and ABT with a long-standing understanding of transit operations and public policy requirements. This enables agencies to adopt an EMV-based model while maintaining full control over concessions, entitlements, and governance.

The Dutch national deployment illustrates these capabilities. Working alongside Translink, the company behind OV-chipkaart and OVpay, and nine operators, Thales is contributing to the world's first large-scale EMV White Label rollout, supporting both physical cards and digital wallets in a unified architecture. The Dutch system demonstrates that EMV White Label can scale across multiple operators while coexisting seamlessly with Open-Loop acceptance.

As mobility ecosystems evolve, Thales continues to integrate EMV White Label into digital wallets, ABT platforms, and multimodal networks. The objective is clear and consistent: to provide a secure, flexible, and future-ready foundation that meets the expectations of riders, authorities, and integrators alike.

### Thales

Venceslas Cartier, Global Head of Transit

“EMV White Label is more than a new fare medium; it is the architectural bridge that finally unifies open-loop, closed-loop and digital wallets. At Thales, we see agencies choosing EMV White Label because it gives them control, simplicity and long-term sustainability. Our role is to help them build systems that are secure, interoperable and future-proof at national scale. EMV White Label is rapidly becoming the cornerstone of next-generation mobility ecosystems worldwide.”



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or click [here](#)

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