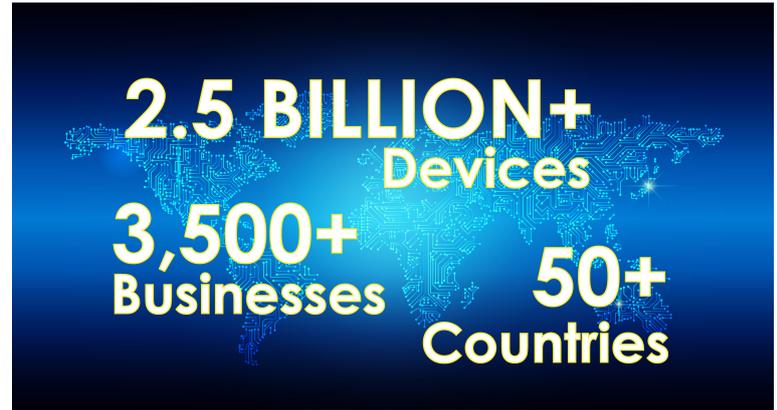# MULTOS™

Designed by Banks for Banks

**The Technology for
Innovation and Supply Chain Control**

What is MULTOS?

MULTOS is the secure software within many EMV payment cards in use all around the world. Payment applications reside on the MULTOS software layer and so it's not obvious if a card contains MULTOS technology or not. However, over 2.5 billion secure MULTOS smart devices have been shipped to date.

**2.5 BILLION+ Devices
3,500+ Businesses
50+ Countries**

Why do Issuers choose MULTOS?

Issuer Centric

MULTOS was designed by banks to ensure that they have control over the smartcard supply chain. Unlike other smartcard technologies, its open standard and controlled approach allows sourcing of cards from different vendors without compatibility issues or personalisation software changes. This prevents vendors "locking in" issuers to their own technologies. Major vendors support the technology as well as their own proprietary offers because banks appreciate these benefits. It's a smart business concept for Issuers wishing to retain control.

Innovative Design

Implemented for security and flexibility, MULTOS is used by many dynamic application and card providers to support the most innovative advances in FinTech. MULTOS is a key technology supporting a wide range of contactless NFC cards and payment form factors including dual interface cards, passive wristbands and active smart wearable devices. MULTOS is also at the heart of the next payment technology for consumer security and convenience including biometric payments and dynamic CVV cards.

Trusted

Industry renowned as the premier standard of security and quality, it has obtained the highest band of security approval, the Common Criteria EAL7 certification, and is used by over 3,500 banks worldwide.

MULTOS is an open standard managed by a Consortium of industry leading global companies. These pioneering members form the beating heart of the MULTOS eco-system to ensure that the technology continues to meet and surpass the needs of the ever changing industry.

www.multos.com