Smaller schemes can make a huge difference. Choosing an established map is important.

A white label approach should ensure:

- The purpose of a white label approach should ensure:
- Future Growth:
- Interoperability:
- Scalability for all technologies and devices,
- Industry support:
- Technology readiness:
- No restrictions on access to the solution.
- A full-featured payment system will be supported by the rest of the ecosystem.
- Acceptance:
- Banks, retailers, and scheme operators.
- An ideal white label approach should ensure:
- Open markets with significantly reduced effort and time-to-market for deployments.
- The benefits of a white label approach can remain independent.
- Proprietary third-party protocols, whereas a white label approach can benefit more than just payment cards - the same infrastructure.
- Local schemes can be more cost-effective than international schemes.
- Local schemes facilitate services such as international payments.
- Local schemes are well placed to support the creation of any white label payment scheme.
- Other payment standards are supported.
- Digital currencies, cryptocurrencies, blockchain.
- Digital currencies are some of the key drivers behind the development of national champions in payments, while the EMV standard has facilitated payments.