

## MasterCard® *PayPass*™ Fact Sheet

As a global leader in innovation, MasterCard® *PayPass*™ is ideal for traditional cash-heavy environments where speed is essential, and has opened new opportunities for use including the expansion of *PayPass* contactless payments to the world of mobile devices and computers.

- *PayPass*™ is an innovative contactless payment feature that provides consumers with a fast, safe and smart way to pay for everyday purchases and can be added to any MasterCard® or Maestro® account.
- MasterCard's *PayPass*™ Tap & Go™ technology makes payment and checkout easier. It's faster than using cash or waiting for change and lets you make everyday purchases without waiting to enter a PIN, signing a receipt\* or handing a card over to a clerk.
- Whether enabled via a phone, card, key fob, mobile payment tag or other device, MasterCard's *PayPass* technology offers consumers a simple, easy and convenient way to pay by simply tapping on a specially equipped merchant terminal.
- MasterCard's Mobile *PayPass* which uses near field communications (NFC) enables consumers to make fast, convenient and highly secure payments by simply tapping their NFC enabled smartphone anywhere *PayPass* is accepted.
- *PayPass* is ideal for quick payment environments where speed and convenience matter most – from major retailers and quick service merchants to convenience stores, gas stations, grocery stores, pharmacies, vending machines, parking lots, mass transit and taxis.
- Consumers who use a *PayPass*-enabled card or device enjoy the same protections from fraud as they would with conventional MasterCard payments. *PayPass* is supported by multi-level security protections, including the advanced encryption of *PayPass* radio frequency transaction transmissions and the state-of-the art security protections of the MasterCard payment system.

### Global Key Statistics\*\* (as of 2Q2012):

MasterCard has extensive experience working with issuers and merchants on a global scale to promote and grow contactless solutions:

- MasterCard or Maestro *PayPass* cards or devices can be used at nearly 500,000 merchant locations
- Available in 41 countries around the world
- Enhances credit, debit, prepaid and commercial accounts
- Early innovator with first deployment in 2005
- Over 100+ issuer deployments in countries such as Australia, Canada, Columbia, France, Germany, Italy, Japan, Korea, New Zealand, Poland, Singapore, South Africa, Taiwan, Turkey, the United Kingdom, the United States and many others.
- More than 70 devices are currently certified for use with MasterCard Mobile *PayPass*® technology

\* Signature is not required for purchases at certain levels or below at participating locations based on local country rules. PIN may be required for debit transactions.

## Industry Leadership Around the Globe

### Europe:

- As of June 2012, there are **22 PayPass-enabled countries in Europe** with more than 125 *PayPass* issuers. There are more than 1 million *PayPass* cards issued in each of the following countries: UK, France, Turkey, Poland, Italy and Germany.
- Merchant acceptance locations include Douglas (**Germany**), McDonald's (**UK, Switzerland, Poland, Italy**), Carrefour (**France**), Aral (**Germany**), Zielpunkt (**Austria**), Kiosk (**Switzerland**), Spar (**Hungary**) and coming soon, Transport for London buses.
- **Poland** is the most advanced country in Europe in *PayPass*: there are more than 1 million taps in Poland each month. The success is thanks to high number of cards, acceptance locations as well as Tap&Get promotions and cashless contactless festivals.

### Asia:

- In **Singapore**, *PayPass* can be used at more than 20,000 acceptance points across the island at merchants such as Watsons, Cold Storage, Giant, Carrefour, Starbucks, Shaw, Comfort and City Cab Taxis, G2000, Fox, and Toys 'R' Us.
- In Taiwan, *PayPass* can be used at 18,000 merchant locations across the island at key retail merchants such as Carrefour, Watsons, Wellcome, Sogo, Shin Kong Mitsukoshi, and Taiwan Taxi.
- In **South Africa**, mass rollout of Standard Bank's Muvo card, leveraged by *PayPass* technology, brings cutting edge technology to EtheKwini Municipality's bus transit system. In the Middle East, Fransabank's MasterCard *PayPass* Card wins the "Best Contactless Innovation Award in the Middle East".
- In **Australia**, the majority of banks that issue MasterCard are also issuing *PayPass* cards and there is acceptance in major retailers including JB Hi-Fi, Bunnings, 7-Eleven, Caltex, Dymocks and McDonald's.

### LAC:

- In **Colombia**, RBM Redeban Multicolor, a leading acquirer, completed *PayPass* certification in November 2011, becoming the first *PayPass* acquirer in the country which will allow thousands of merchant locations in Colombia to accept *PayPass*.

### United States

- MasterCard teamed up with Google, Citibank, First Data and Sprint to launch Google Wallet in 2011. Following the announcement, several new merchants signed on to add *PayPass* acceptance, including: Walgreens, Macy's, Subway, Office Max, The Container Store, Toys R Us, Jamba Juice, Peet's Coffee, American Eagle Outfitters, Foot Locker and Guess, Radio Shack, amongst others. As of July 2012, there are eight devices available in market on the Sprint and Virgin Mobile networks in which Google Wallet can be used.
- Acceptance on transit is expanding with individual announcements from Chicago Transit Authority (CTA) and Philadelphia Transit Authority (SEPTA) that they've approved contracts to convert their current proprietary fare collection system to an open fare system using contactless cards by 2013 – 2014.

### Canada

- In **Canada**, almost all MasterCard cards are now *PayPass*-enabled. Almost 10% of the MasterCard transactions are now contactless. Merchant acceptance locations including Tim Horton's, Loblaw Companies (grocery), Precise Parking (on-street parking), Sobeys (grocery), Cineplex Odeon, Petro-Canada (gas station) and McDonald's Restaurants.

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