



MasterCard® *PayPass*™

MasterCard® PayPass™ is an innovative contactless payment feature that uses near field communications (NFC) to provide consumers with a fast, safe and smart way to pay for everyday purchases. *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.

As a leading global innovation, *PayPass* can be added to any MasterCard® or Maestro® account, and its Tap & Go™ technology makes payment and checkout easier: faster than using cash, waiting for change, waiting to enter a PIN, signing a receipt or handing a card over to a clerk.

And 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.

PayPass Statistics (as of Q3, 2012)

- MasterCard or Maestro *PayPass* cards or devices can be used at nearly 550,000 merchant locations.
- *PayPass* is available in 48 countries around the world.
- There are hundreds of issuer deployments in countries such as Australia, Canada, Columbia, France, Germany, Italy, Japan, Korea, New Zealand, Poland, Singapore, Spain, South Africa, Taiwan, Turkey, the United Kingdom, the United States and many others.
- 70+ devices are currently certified for use with MasterCard Mobile *PayPass* technology.

Regional Highlights

Europe

- More than 26 countries are *PayPass*-enabled in Europe with more than 140 *PayPass* issuers. Growth in cards enabled with *PayPass* is up more than 50% from January 2012.
- There are close to or far above 1 million *PayPass* cards issued in each of the following countries: UK, France, Turkey, Poland, Italy, Germany, Switzerland and Russia.
- Merchant acceptance has almost doubled since January 2012 and has reached 255,000 locations in Europe including Marks & Spencer (UK), Eni (Italy), Star (Germany), McDonald's (UK, Switzerland, Poland, Italy, Hungary), Carrefour (France, Spain, Poland), BP (Russia) and Spar (Hungary).
- In transit, Transport for London (TfL) recently announced the acceptance of MasterCard® *PayPass*™ and Maestro® *PayPass*™ for fare payment on London's 8,500 buses as of December 2012. TfL plans a full roll out across the Tube, Docklands Light Railway (DLR), Trams and London Overground network in 2013.



- Poland is the most advanced country in Europe in *PayPass*: with more than 50% cards enabled and 10% of all MasterCard transactions now contactless payments. The success is due to 25% of acceptance locations being *PayPass*-enabled as well as investments in usage building: Tap & Get promotions and cashless contactless festivals. *PayPass* acceptance in the market has expanded to include parking meters.

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, rollout of Standard Bank's Muvo card with *PayPass*, 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 total number of MasterCard *PayPass* terminals in operation nation-wide hit one hundred thousand (100,000), illustrating the increasing popularity of contactless payments by shoppers. 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, La Premiere Hoyts Cinemas, CabCharge taxis, McDonald's and Coles supermarket.

Latin America/Carribbean:

- In Colombia, Redeban Multicolor and Bancolombia publicly announced the launch of *PayPass* with plans to enable over 6,000 merchant locations and issue over 100K *PayPass* enabled cards by year end.
- In Mexico, Banco Nacional de México (Banamex) introduced MasterCard *PayPass* to cardholders for use in more than 12,000 merchant locations in the capital and other main cities.

North America

- MasterCard teamed up with Google, Citibank, First Data and Sprint to launch Google Wallet in 2011. Google Wallet merchants include Walgreens, Macy's, Office Max, The Container Store, Toys R Us, Jamba Juice, Peet's Coffee, American Eagle Outfitters, Foot Locker, Guess and Radio Shack, amongst others. As of November 2012, there are ten devices available in-market that support Google Wallet. Carriers include Sprint, Virgin Mobile, Metro PCS and US Cellular.
- Acceptance on transit is expanding with announcements from Chicago Transit Authority (CTA) and Philadelphia Transit Authority (SEPTA) that they'll convert their current proprietary fare collection system to an open fare system using contactless cards by 2013–2014.
- In Canada, one-in-ten in-store purchases are made with a MasterCard *PayPass*-enabled credit card. Nearly all issued credit cards are *PayPass*-enabled with over 240 million transactions made by consumers since 2005.
- Nineteen of the top twenty-five largest retailers across Canada accept or plan to accept *PayPass*, including Tim Hortons, Petro Canada, and Loblaws. *PayPass* acceptance has expanded to include movie theaters (Cineplex Odeon), on-street parking (Precise Parking) and transit with the Toronto Regional Transportation Authority announcing plans to support bankcard contactless payments system wide in time for the Pan Am games in 2015.