

## **MasterCard To Launch First Internationally Accepted MasterCard® *PayPass*™ on a Mobile Phone in Japan**

### ***PayPass* Mobile Payment Field Trial To Rollout In Q2 2008**

**Hong Kong, 13 November 2007** – MasterCard Worldwide, in collaboration with SoftBank Mobile Corp., Orient Corp., Samsung Electronics Co., Ltd, Gemalto and Hitachi Ltd., today announced plans to launch Japan's Near Field Communication (NFC)-enabled mobile payment platform. The NFC-enabled mobile phone, which is equipped with MasterCard® *PayPass*™, will allow Japanese consumers to make Tap & Go™ payments via their mobile phones around the world. The program is the latest in a series of initiatives rolled out over the past three years to extend the MasterCard contactless payment feature into new payment arenas globally.

MasterCard has indeed made significant headway in the area of contactless payments, with *PayPass* currently being trialed or implemented in 20 countries, including Japan, China, Korea, Thailand, Taiwan, Canada, and the United States. As of Q3 2007, there are over 19 million *PayPass* cards and devices in use at over 73,000 merchants worldwide.

*PayPass* is a contactless payment feature, which provides consumers with a faster and more convenient alternative to cash for their everyday small-ticket payments. It can be added to any MasterCard credit, debit or prepaid card, or to a Maestro® debit card.

“We are excited about the rollout of MasterCard *PayPass* on mobile phones in Japan, a market where new methods of payment are constantly being implemented. MasterCard is committed to providing consumers innovative payment solutions, designed to complement their lifestyle needs. We recognize that global interoperability is vital to the success of any payment program because consumers want to be able to pay as easily when they are traveling overseas as when they are in their home country,” said Paul Harimoto, executive vice president, Japan, MasterCard Worldwide.

As part of the *PayPass* on mobile phones trial, MasterCard's contactless payment feature will be embedded on a NFC capable Universal Subscriber Identity Module (USIM) card developed by Gemalto, which can be inserted into a SoftBank Mobile NFC-enabled handset developed by Samsung. This will enable users of Japan's *PayPass* mobile phones to shop at many retailers around the world by simply tapping the phone against an NFC-enabled wireless reader.

MasterCard has also worked closely with industry players to add its *PayPass* capability to an NFC-enabled mobile phone. In November 2006, MasterCard partnered with Nokia and 7-Eleven to conduct a consumer trial in Dallas, Texas, marking the first market trial of NFC-enabled mobile phones with MasterCard *PayPass* capability. Additionally, in February, MasterCard announced the launch of *PayPass* mobile phones in Taiwan in collaboration with Taipei Fubon Bank and Taiwan Mobile.

**About MasterCard PayPass**

MasterCard *PayPass* is ideal for traditional cash-heavy environments where speed is essential, and has led the way in bringing contactless technology to consumer categories such as quick serve restaurants, drug stores, gas stations, convenience stores, sports arenas, movie theaters and parking garages. As of Q3 2007, there are over 19 million MasterCard *PayPass* cards and devices in use at over 73,000 merchants worldwide, including new acceptance environments, such as vending, taxis, tollbooths and transit. *PayPass* is also accepted at numerous National Football League and Major League Baseball stadiums. For more information about MasterCard *PayPass* and a full list of participating merchants, visit [www.mastercard.com/paypass](http://www.mastercard.com/paypass).

**About MasterCard Worldwide**

MasterCard Worldwide advances global commerce by providing a critical economic link among financial institutions, businesses, cardholders and merchants worldwide. As a franchisor, processor and advisor, MasterCard develops and markets payment solutions, processes over 16 billion transactions each year, and provides industry-leading analysis and consulting services to financial institution customers and merchants. Through its family of brands, including MasterCard®, Maestro® and Cirrus®, MasterCard serves consumers and businesses in more than 210 countries and territories. For more information go to <http://www.mastercard.com>.

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