



PRESS RELEASE

MasterCard and AEPM (Association Européenne Payez Mobile) announce the publication of interoperable specifications for contactless mobile payment in France and abroad

These specifications open the way for large-scale deployment of contactless payment for mobile phones in France. Ultimately, consumers will be able to pay for many more of their purchases in contactless mode, using their mobile phones anywhere MasterCard® PayPass™ is accepted.

Paris, December 2nd 2010 – MasterCard and AEPM (the European Mobile Payment Association) today announced the publication of interoperable specifications, ensuring that the payment solution consumers have loaded onto the SIM card of their AEPM mobile phone is compatible with all MasterCard® PayPass™ contactless payment terminals located in France and elsewhere.

Working together, MasterCard and AEPM have finalised a near-field contactless payment solution for mobile phones which complies with international standards. As a result, owners of AEPM mobile phones have a solution which is interoperable with MasterCard® PayPass™ contactless terminals installed in France and abroad. This opens the way to large-scale deployment of mobile phone-based contactless payment in France.

One foundational element of the solution is the AEPM specifications, devised with the help of experiments carried out from 2006 onwards in Caen and Strasbourg: these describe all the functional, ergonomic, technical and security components within the contactless transaction field. The other is the Mobile MasterCard® PayPass™ application, finalised in April 2010 and compliant with international standards. Addressing both the functionality and the ergonomics of contactless payment using mobile phones, the interoperable specifications are designed to be used by industrial players and manufacturers involved in the development of contactless payment solutions. These new AEPM specifications, which include the guide for implementing Mobile MasterCard® PayPass™ within this SIM-based architecture, will be available in January 2011.

The publication of specifications based on international standards is a key development, opening the way for faster deployment of contactless payment across France and Europe as a whole. This is drawn from the lessons learned during the 2006 trials in Caen and Strasbourg, and from the large-scale retail project which has been underway in Nice since spring 2010, as well as for the new "Contactless Territories" to be launched in 2011 on the initiative of the French Ministry for Industry.



Emmanuel Petit, CEO of MasterCard France, said: “The publication of these specifications, featuring the use of the MasterCard® PayPass™ application, confirms MasterCard’s commitment to the expansion of contactless payment. It broadens access by consumers to mobile payment solutions, facilitating day-to-day life and contributing to the development of retail trade.”

Willy Dubost, Chairman of AEPM, said: “This agreement demonstrates the worthwhile nature of many years of work by members of AEPM, stemming from a common desire to develop contactless mobile payment. MasterCard’s commitment alongside us in this means we can now offer retailers and consumers contactless payment solutions which comply with international standards, ready to be deployed on a massive scale.”

About MasterCard Worldwide

As a leading global payments company, MasterCard Worldwide prides itself on being at the heart of commerce, helping to make life easier and more efficient for everyone, everywhere. MasterCard serves as a franchisor, processor and advisor to the payments industry, and makes commerce happen by providing a critical economic link among financial institutions, governments, businesses, merchants, and cardholders worldwide. In 2009, \$2.5 trillion in gross dollar volume was generated on its products by consumers around the world.

Powered by the MasterCard Worldwide Network – the fastest payment processing network in the world – MasterCard processes over 22 billion transactions each year, has the capacity to handle 140 million transactions per hour, with an average network response time of 140 milliseconds and with 99.99 percent reliability. MasterCard advances global commerce through its family of brands, including MasterCard®, Maestro®, and Cirrus®; its suite of core products such as credit, debit, and prepaid; and its innovative platforms and functionalities, such as *MasterCard PayPass™* and *MasterCard inControl™*. MasterCard serves consumers, governments, and businesses in more than 210 countries and territories. For more information, please visit us at www.mastercard.com. Follow us on Twitter: @mastercardnews.

About AEPM

AEPM (Association Européenne Payez Mobile) was set up in October 2008 to promote and speed up the deployment of contactless mobile payment. Association members are:

Banks: BNP Paribas, Crédit Agricole-LCL, Crédit Mutuel-CIC, Crédit Mutuel Arkéa, La Banque Postale, Groupe BPCE (Banque Populaire et Caisse d’Epargne) and Société Générale,

Mobile phone operators: Bouygues Telecom, NRJ Mobile, Orange and SFR.



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