



Frequently Asked Consumer Questions

MasterCard® PayPass™

GENERAL

Q. What is MasterCard PayPass? How is it different from other MasterCard cards?

A. MasterCard PayPass is a new “contactless” payment feature that provides you with “The Simpler Way to Pay™” by tapping your payment card or other payment device, such as a phone or key fob, on a point-of-sale (POS) terminal reader rather than swiping your card or handing it to a cashier.



Q. How does the MasterCard PayPass technology work?

- A. MasterCard PayPass cards and devices feature an embedded chip and radio frequency antenna.
- After you tap your MasterCard PayPass card/device at a special POS merchant terminal, your card/device transmits payment details wirelessly, eliminating the need for you to hand over your card for a merchant to swipe it through a reader.
 - Account details are communicated to the terminal and are then processed through MasterCard's highly trusted acceptance network in the normal manner.
 - Moments after you tap the terminal with your MasterCard PayPass card/device, you receive payment confirmation and are on your way.

Q. Where can I use the MasterCard PayPass card?

A. The PayPass feature can be used at merchants that are equipped to accept payments using PayPass technology. The MasterCard PayPass card may be used in the

traditional manner (i.e., swiping the magnetic stripe) at millions of locations where MasterCard cards are accepted worldwide. To see a complete listing of these merchants, please visit our PayPass merchant locations page on www.mastercard.com. Additional PayPass merchant locations are being added every month.

Q. Why aren't signatures required?

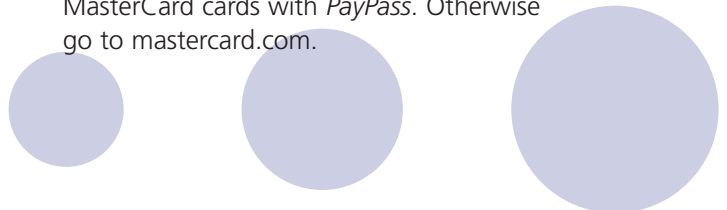
A. MasterCard has special rules for certain merchants that are included in what we call our Quick Payment Service program. This means that some merchants will not require you to sign for low-value transactions. This program is intended to help speed the payment process at merchants such as fast-food restaurants, movie theaters, etc.

Q. What is the advantage of using this card versus cash or other credit or debit cards at the merchants that accept PayPass?

A. The MasterCard PayPass card allows you to make purchases at participating PayPass merchants with one simple tap of your card. At PayPass locations, your PayPass card never leaves your hand and you do not have to wait for change. PayPass lets you check out faster, while providing a convenient alternative to cash. PayPass also provides you with better record keeping of your purchases than cash. And, you can use this same card in the traditional manner at millions of locations where MasterCard is accepted worldwide.

Q. How can I get a card?

A. Talk to your issuer about enhancing your MasterCard cards with PayPass. Otherwise go to mastercard.com.



FOR PAYPASS CARDHOLDERS

Q. Why did I receive a MasterCard PayPass card?

A. You have been selected by your card issuer as one of the first to receive a MasterCard PayPass card that allows you to make low-value purchases with a tap at PayPass-enabled merchants.

Q. Can I still use my card in the traditional way, using the information carried on its magnetic stripe?

A. Yes. Your card can be used in the traditional manner at millions of locations where MasterCard is accepted worldwide, including those locations where the PayPass feature can be used.

USING MASTERCARD PAYPASS

Q. How do I use the PayPass feature on this card?

A. Wherever you see a PayPass terminal, simply tap or wave your PayPass card/device at the PayPass terminal when the merchant asks for payment. No swiping or inserting of your card is needed. Visual and sound cues will confirm that your card has been read. Within seconds, the transaction will be authorized, and that's it. No signature is required for many purchases under \$25 in the U.S. and Canada—making this the simpler and faster way to pay.



Q. How close to the terminal do I have to be?

A. Typically, your MasterCard PayPass card/device must be within 1.5 inches (four centimeters) of the PayPass reader to be read. If you have two PayPass cards/devices in your wallet, the card/device you wish to use will need to be removed and tapped on the PayPass reader.

Q. Do I have to treat it in any special way?

A. Treat your MasterCard PayPass card/device as you would any payment card. Contact your issuer immediately should it be lost or stolen.

Q. Do I need to turn it on/off? Is there a battery?

A. There is no battery used to activate the PayPass feature. Therefore, you do not need to turn it on or off.

Q. Will I receive a receipt for my PayPass purchases?

A. When you check out, the cashier will provide you with a merchant receipt.

MasterCard
International

