



## MasterCard PayPass enters Poland

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MasterCard Worldwide, Bank Zachodni WBK and Centrum Elektronicznych Usług Płatniczych eService introduced to the Polish market contactless payments with the use of Maestro PayPass and MasterCard PayPass cards.

Poland is the first country in Middle-Eastern Europe where contactless payments in MasterCard® PayPass technology were implemented.



Using the solutions offered by MasterCard® PayPass Polish consumers would be able to pay now for their small purchases (up to PLN 50,00) without the need to look for small change, giving PIN codes or signing paper confirmation of transactions. In order to make payments it is enough to bring the card nearer to the special PayPass reader in POS eService terminal. This solution allows fast, easy and secure small payments. Payments with the use of PayPass card takes significantly less time than making cash payments. In order to increase security while paying bigger sums it might be required, depending on a type of card a payment confirmation (by entering a PIN code or signing confirmation of transaction) or making a traditional transaction ( by using a processor or magnetic stripe).

At the beginning PayPass payments may be done by inhabitants of Warsaw and Poznań. The first commercial chains that will accept this technology are McDonald's, EuroApteka and Mercer's Coffee, and soon they will be joined by Ruch and Kolporter. Till the end of this year approximately 500 PayPass readers are going to be installed. Already in the first quarter of 2008 this fast payment method will be available in

successive commercial and service points that will be operated by eService in those cities.

At the beginning BZ WBK will offer for sale one type of PayPass card – a prepaid card named a prepaid Maestro PayPass. Cards of this type are available without opening a bank account – they are a sort of electronic purse that may be replenished with cash by making bank transfers to account number added to a card. Pre-paid cards Maestro PayPass will be available to anyone irrespective whether one uses other BZ WBK products or services or not. They can be ordered in banking internet market PremiumShop24. In the first quarter of 2008 BZ WBK is planning that MasterCard PayPass credit cards will be available to clients.

The cards adapted to PayPass technology have both a magnetic stripe and a chip and they can be used in a traditional way in all points accepting MasterCard or Maestro systems cards worldwide.



Research conducted in August 2007 by Research International Pentor showed that Poles are ready for introduction of contactless payments technology. Over half of respondents (53%) is interested in using contactless payments in MasterCard® PayPass technology.

Additionally:

30% of questioned persons admits that they resign from buying a certain knick-knack because is at the moment short of change or does not want to change banknotes with large denominations. 57% of respondents is convinced that contactless payments are more convenient than cash. 67% of interviewees say that more and more Poles will use innovative ways of payments such as PayPass technology paying cards and equipment.

From experience of European commercial and service chains appears that thanks to time saving PayPass technology Polish sellers and buyers will gain on limiting cash payments. According to data of MasterCard company the holders of paying cards after launching PayPass technology use them on the average even 24% more frequently.



The reach of PayPass technology in the world is not limited exclusively to commercial and service chains. Except fast food restaurants and shops, the cards equipped in PayPass technology are also accepted by drinks vending machines, the New York City underground and cabs as well as sports arena s in the USA and in many other countries in the world.

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