



WE HAVE CONTACTLESS CARDS AS THE FIRST IN THE REGION

## Contactless payments already in Poland

**From Wednesday on we may pay for our hamburgers in McDonalds, coffee in Mercers or medicine in Euro Apteka in one second providing that our bill is lower than PLN 50,00. It is just enough to bring the card nearer to the reader and it is over.**

Payments with the use of PayPass or PayWave technology used in contactless cards is welcome in such points as fast foods where because of lack of time paying with cards that require bank authorization is not possible.

Paying with wave-and-pay or contactless cards does not require using a PIN code or signature and they are low value transactions. In UE is a limit of EUR 15,00 and in the United Kingdom that of GBP 10,00. The first issuer of such cards in Poland – BZ WBK bank – set the limit of such purchases on PLN 50,00. - a card is as secure as any other one because as a matter of fact there is only one new function that is added, assures Paweł Rychciński, MasterCard CEO in Poland.

### Where to pay with it

Wave-and-pay cards are accepted by 200 readers in Warsaw and Poznań, but till the end of this year their number is going to increase to 500. First readers are among the other in McDonalds restaurants, Euro Apteka shops and Mercer's Coffee coffeehouses. It will also emerge in Ruch and Kolporter networks, there are negotiations with Empik.

### The market is going to grow

First wave-and-pay cards were issued by BZ WBK in co-operation with MasterCard. Terminals accepting such cards operates eService. At present pre-paid card is available or an electronic purse that has to be charged after depletion of available means. At the beginning of next year the bank will also make available a credit card with built-in possibility of pay-and-wave payments and in future probably debit cards will also be equipped in wave-and-pay function.

Apart from BZ WBK also other Polish banks go through the certification procedure that will authorize them to issue and accept in their terminals wave-and-pay cards. As it was recently revealed by Visa among those that are interested in it are BRE Bank and PKO BP.

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