



MasterCard
Worldwide

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Mobile Payments Overview





Mobile: Evolving the Payments Experience



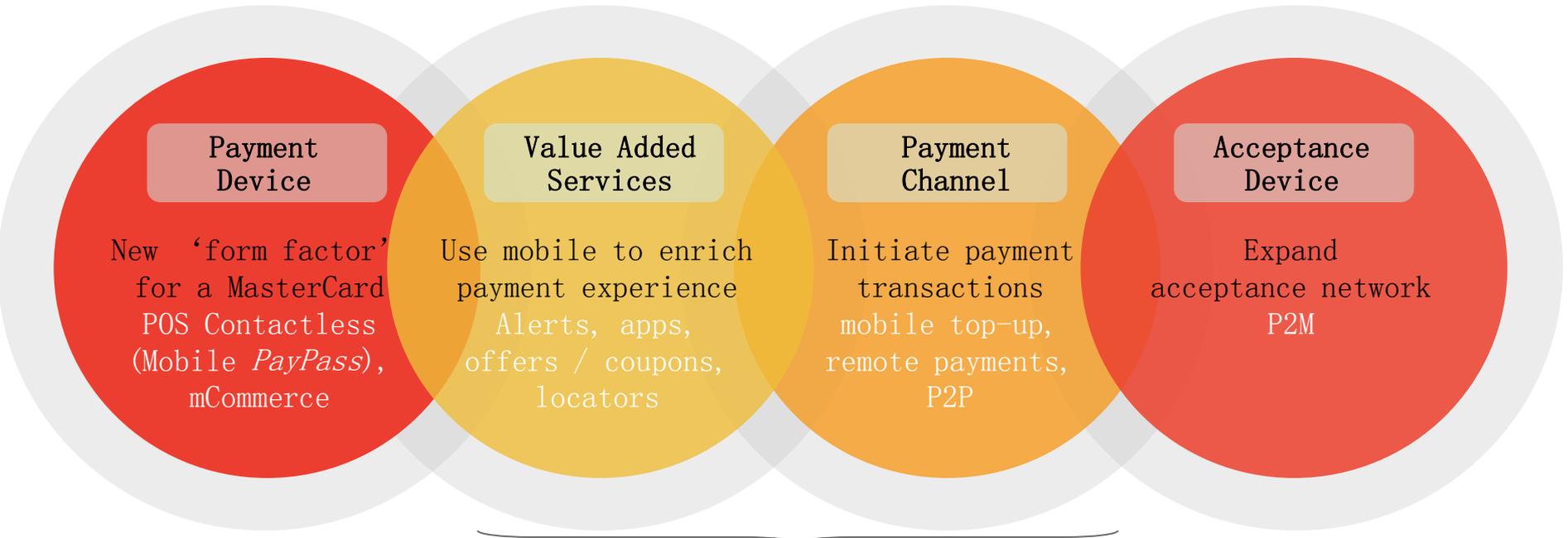
A Platform for Payments.
Personal. **Portable.** Multi-functional. **Powerful.**



MasterCard Mobile Services Strategy

Create a seamless experience for consumers with payment options and information services that simplify their shopping and banking experience

Mobile phone used as...



Integration with mobile banking is key

Contactless



Going Beyond the Card

PayPass changed the game by allowing consumers to pay with a tap of their card. Today, MasterCard applies the utility of contactless payment to the mobile market. The result is convenience, flexibility, and simplicity never before seen in payments.



Mobile Commerce



- Includes all purchases made over the mobile channel, including ring tones and movie tickets, utility payments
- Our focus is to marry the capability and security of eCommerce to the convenience of mobile
- Recent technological advancements in mobile make it possible to replicate the eCommerce experience in a mobile environment
- For low-end phones or developing markets our focus is on enablement of payment through text messaging for simple bill payment such as utilities, pre-paid airtime etc.

Value-added Services

Utilize mobile's flexibility and immediacy to add supplemental value to core solutions

- Includes services that surround core transactions and enhance the user experience
- Mobile device often delivers these capabilities more efficiently
 - The end-to-end user experience can be performed on a single device
 - Registration through information through transaction through notification
- Includes coupons, information services, locator services and beyond





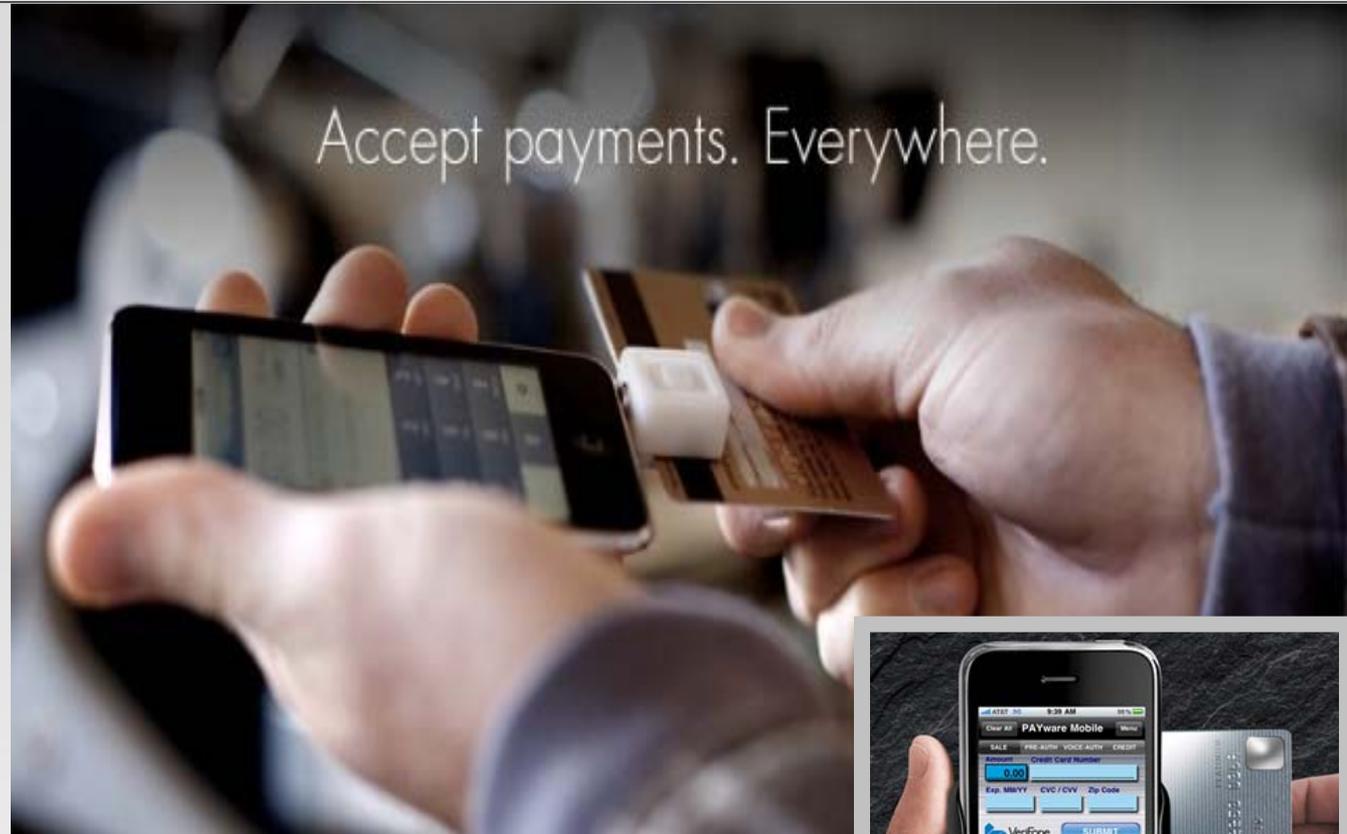
Acceptance



Leveraging smart phones as acceptance terminals for payments

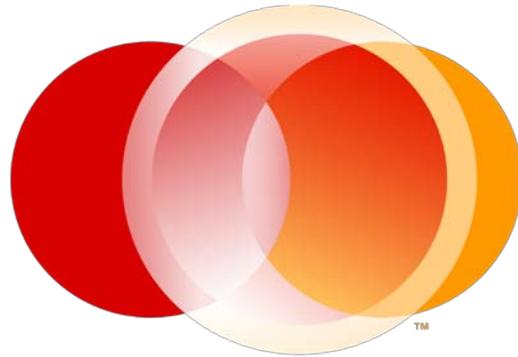
-Enables payments anytime, anywhere

-Gives access to payments for small businesses or micro-merchants



Mobile Momentum





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The Heart of Commerce™
