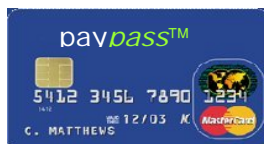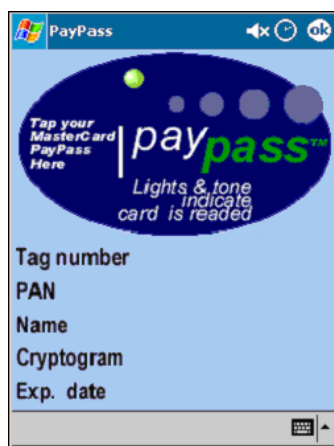# Contactless payment application using Mastercard Pay*Pass*™ Proximity Chip
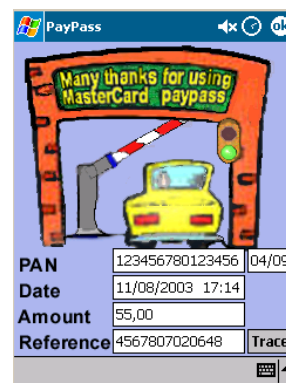
Contactless concept's benefits

- **Strong value added for customers and merchants**
- **Technology** based on Mastercard proximity chip **ISO 14443A & B** contactless standard (transmit Track 2 data)
- **A complete tool kit for designing pilots and applications**
- **Fraud reduction better security than on-line magnetic stripe transaction**
- **Use same architecture and network than magnetic stripe**

Pay*Pass*™ technology product is well targeted for fast payments in the same way like a magnetic stripe procedure

An quick and economic way to become a leader in contactless application

Customers Targets

- **Easy to use in high speed transaction**
- **Transportation application**
- **Fast payments or access (drive-in, .., Highway toll, retailers**
- **Services providers (Gas, utilities..)**
- **Mass distribution (loyalty, couponning..**

Mastercard Pay*Pass*^{TM} product status

Consumers benefits	Merchants benefits	Member Financial Institutions
Better record than cash	Simpler and faster than cash	Increase dollar volume
Quick payment method	Increase average transaction amount	New acceptance channel
Increase security level	Trusted payment for quick pay	Increase accountholder loyalty
	New customers	

Contactless Application SDK :
A complete solution for contactless application design and roll-out!

- Mercury Technologies is Pay*Pass*^{TM} licensed by MasterCard
- API and software architecture are internally developed
- Applications running under
    - PDA Product Pocket PC with specific contactless reader
    - POS
    - Kiosks or PC
- Demonstrator scalable for Mchip family (Mchip 4)
- Trials easily available under six weeks
- Supervision transaction mode provided by PDA