



**MasterCard**  
Worldwide

Josh Peirez, Group Executive  
February 23, 2010

# Mobile Payments Overview





# Mobile: Evolving the Payments Experience



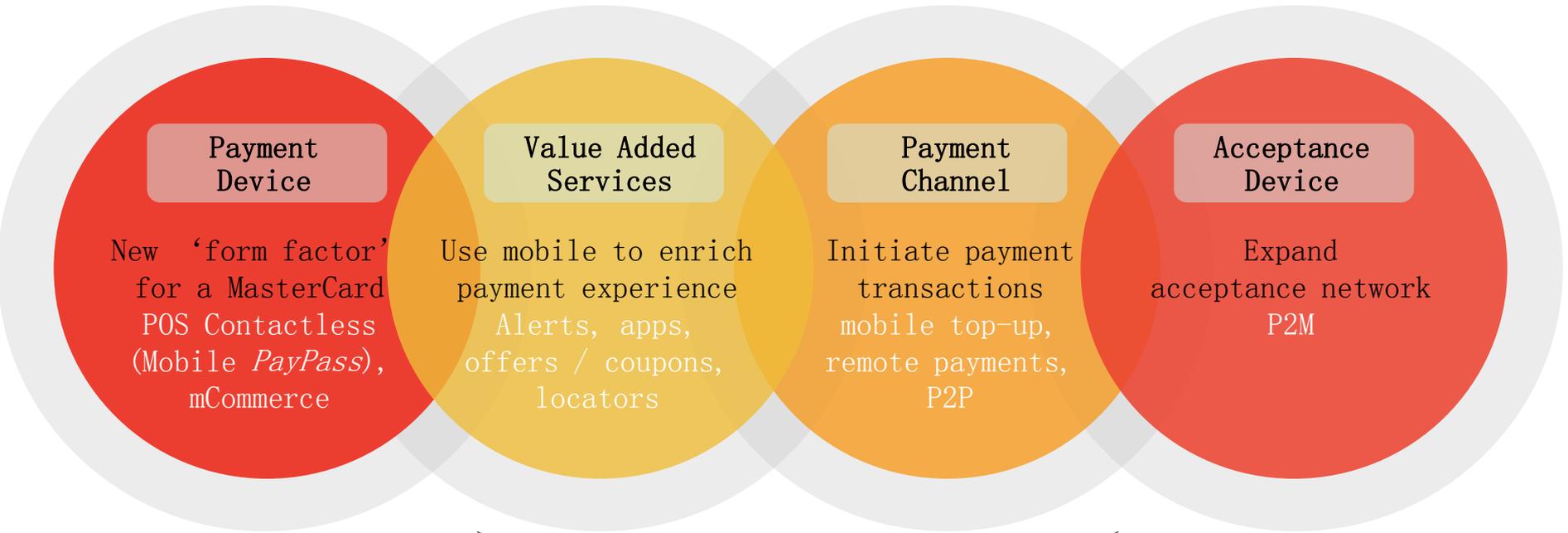
***A Platform for Payments.***  
Personal. **Portable.** Multi-functional. **Powerful.**



# 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



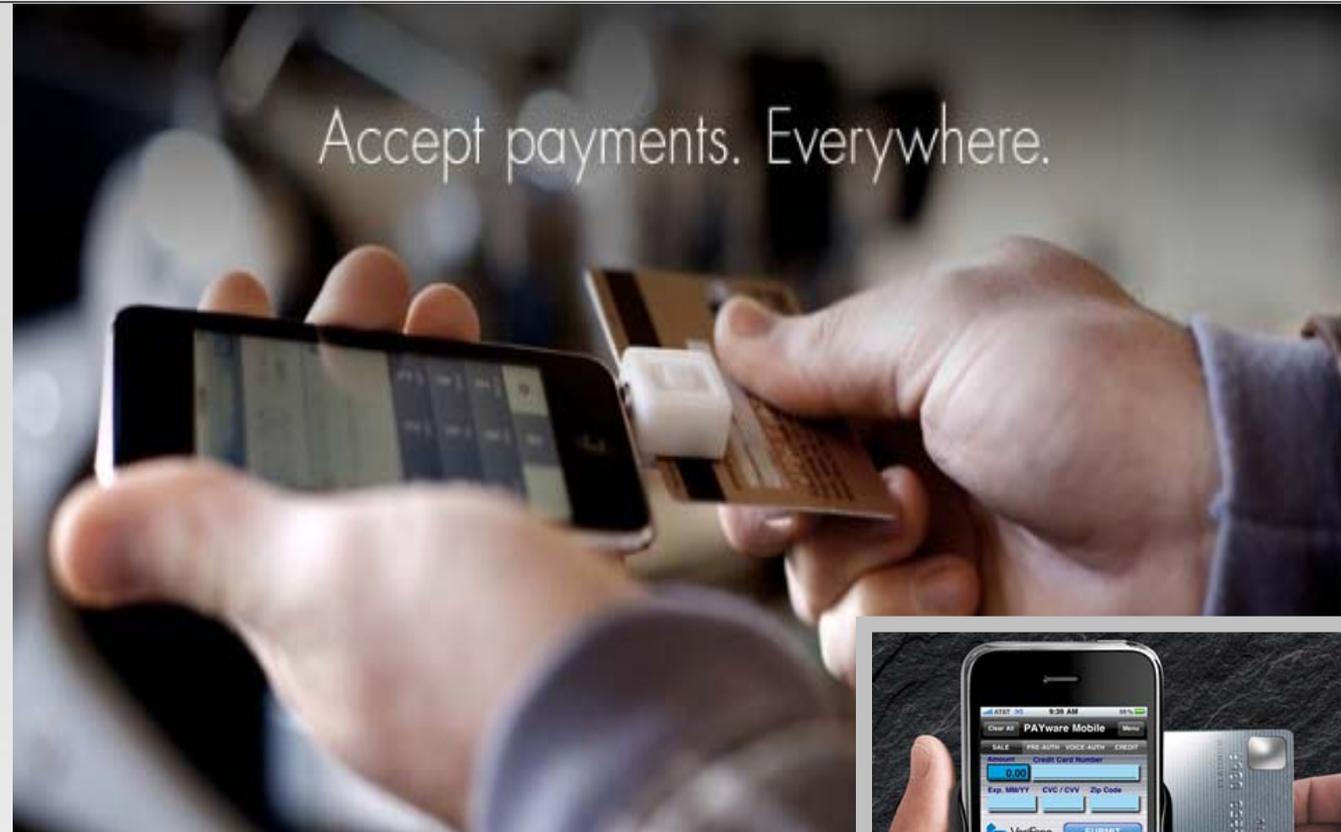


# Acceptance

Leveraging smart phones as acceptance terminals for payments

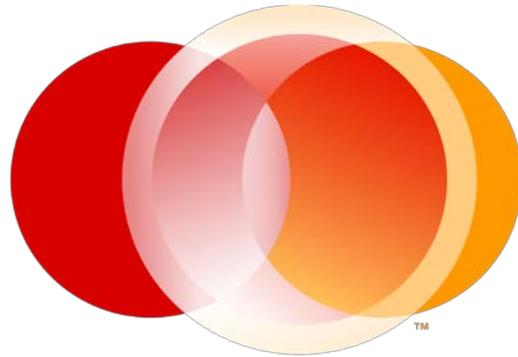
-Enables payments anytime, anywhere

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



# Mobile Momentum





# **MasterCard**

## **Worldwide**

*The Heart of Commerce™*

---