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MasterCard enhances mobile payment sticker for handsets

By Giselle Tsirulnik



Tap and go!

MasterCard Worldwide has teamed up with Blaze Mobile to introduce the Blaze Mobile MasterCard PayPass mobile payment sticker.

The small mobile payment sticker can be affixed to any mobile device, enabling it to be used for "Tap & Go" purchases at any of the over 141,000 merchant locations that accept PayPass. The mobile payment sticker is tied to a prepaid account and is issued by MetaBank.

"This is part of our overall mobile strategy to let people pay using their mobile phones at the point of sale," said Simon Pugh, head of mobile for MasterCard, Purchase, NY. "Contactless payment capabilities on the device will make life easier for mobile users."



The Blaze Mobile MasterCard PayPass mobile payment sticker is equipped with advanced radio frequency technology, offering contactless payment security.

Although the mobile payment sticker is designed to work specifically with mobile devices, it functions just like other PayPass devices.

The sticker transmits card information to the merchant's point-of-sale terminal, via secure radio frequency technology, allowing consumers to simply "tap" their mobile device with the sticker affixed on a PayPass reader to complete their transaction.

MasterCard sees this approach as a bridge to fully integrated contactless payment capabilities using NFC (Near Field Communications) technology.

The mobile payment sticker was designed to complement the Blaze Mobile Wallet, a mobile commerce application. The Blaze Mobile Wallet, available for free, enables mobile phone users to buy movie and event tickets, manage bank accounts at more than 8,000 supported financial institutions, view electronic receipts and create expense reports.

The Blaze Mobile Wallet also offers location based services such as maps and points of interest, including ATMs and restaurants.

The Blaze Mobile MasterCard PayPass mobile payment sticker is tied to a prepaid account and is issued by MetaBank pursuant to a license by MasterCard International Inc.

"The Blaze wallet brings the ability to keep up to date with transactions," Mr. Pugh said. "Transactions are updated to accounts right away. In terms of security, if a PayPass device is lost, the wallet is protected by a password and consumers are not held liable for any fraudulent charges.

"Mobile is a lifestyle choice for many consumers," he said. "It makes them feel like they have control and they never leave home without their mobile phones."

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