

Mobile MasterCard *PayPass* Application Note #3

This document contains an application note concerning Mobile MasterCard *PayPass* Approval Acceptance Criteria.

These Acceptance Criteria only apply to mobile implementations of *PayPass* eg.

- Single Wire Protocol (SWP) UICC
- NFC Handsets with Embedded Secure Elements
- microSD implementations
- Flexible antenna solutions with a Secure Element
- Passive or active attachments

These Acceptance Criteria are effective as of September 1st 2011 and will automatically expire on June 30, 2012.

For further questions, please email “mobilepartner@mastercard.com”.

Revised Acceptance Criteria

Performance Acceptance Criteria New Pass Criteria

The performance requirements for *PayPass* applications housed in mobile devices are updated as follows:

- The current requirement is 250 milliseconds (ms) (170 ms for the card and 80 ms for the terminal) for a *PayPass* – Mag Stripe transaction and 500 ms (400 ms for the card and 100 ms for the terminal) for a *PayPass* – M/Chip transaction.
- Effective 1st September 2011, the new requirement is 300 milliseconds (ms) (220 ms for the mobile device and still 80 ms for the terminal) for a *PayPass* – Mag Stripe transaction and 600 ms (500 ms for the mobile device and still 100 ms for the terminal) for a *PayPass* – M/Chip transaction.

These modified performance requirements will be in effect and applicable to all mobile based *PayPass* applications evaluated through June 30, 2012, after which, mobile devices will be required to meet the original performance requirements as per '*PayPass* – Application Note #3 (January 13, 2009)'.

To benefit from these Revised Acceptance Criteria mobile products will have to successfully complete a performance evaluation from an accredited lab and submit the results to MasterCard before June 30, 2012.

Future products derived from products that were evaluated under this new performance criteria will have to be compliant with the Performance Acceptance Criteria valid at the date of the tests and cannot inherit test criteria.