

MasterCard PayPass Beefs Up NFL Lineup

The global credit card company will offer PayPass, its RFID-enabled contactless payment system, to fans at the Seattle Seahawks and Baltimore Ravens stadiums this fall.

By Mary Catherine O'Connor

Feb. 24, 2005—Football fans who carry a Seattle Seahawks or Baltimore Ravens MBNA Extra Points credit card this fall might spend more time watching their favorite team and less time standing in ticket or concession lines. MasterCard has announced that it is working with Seahawks' Qwest Field and the Ravens' M&T Bank Stadium to install point-of-sale terminals for MasterCard's RFID-enabled PayPass contactless payment system, allowing for more speedy transactions.

It is working with card issuer MBNA to produce the Seahawks- and Ravens-branded Extra Points payment cards—through which users accumulate points redeemable toward things like autographed jerseys and season tickets—as PayPass payment devices. The cards will be embedded with the PayPass RFID inlay and also have the traditional magnetic strip for conventional payment methods.

Robert Cramer, vice president of partner and content integration at MasterCard International, says that the PayPass system is a "natural fit" for purchases in places such as National Football League (NFL) stadiums, where quick and secure cashless transactions can reduce congestion and wait times in line.

"High throughput speeds are essential for fans and concessionaires," says Cramer, who notes that MasterCard is also a major sponsor of 25 NFL teams. In pilot programs of the PayPass system conducted by MasterCard, PayPass transactions were 6 to 10 seconds shorter than other payment methods in stores and 12 to 18 seconds shorter than other payment methods in drive-throughs. The amount spent by users of the PayPass devices, which included key fobs and PayPass-enabled cell phones, was 25 percent higher than the amount spent by customers using cash.

PayPass wirelessly transmits payment details, including the account number and transaction code, between the PayPass device and the merchant's RFID-enabled sales terminal. The transaction is then processed through the MasterCard network for clearing and settlement. The PayPass cards are embedded with an RFID inlay that meets ISO 14443-A and ISO 14443-B standards, which includes cryptographic authentication between the terminal and the inlay to avert the copying and emulation of the chip and the modification of the chip's data by unauthorized parties.

The PayPass card's embedded tag operates at 13.56 MHz and has a short read range of 2 to 3 centimeters. RFID-enabled point-of-sale (POS) terminals developed by Maryland-based [Micros](#) will be used at M&T Bank Stadium, and similar terminals, called TangentPOS, developed by Pennsylvania-based [Venue1](#) will read PayPass cards used at Qwest Field.

Cramer says MasterCard is working with the two stadiums to determine how many POS terminals within their stadiums will be enabled for PayPass transactions beginning with preseason play in August. He says the Philadelphia Eagles began testing the PayPass system at 400 terminals at its Lincoln Financial Field last year

and will continue to test it for another year. The Detroit Lions has also run a similar but smaller trial of the PayPass system at its Ford Field, according to Cramer. "Some teams want all of the terminals enabled for PayPass, while others want to use it only at terminals with the most traffic," he says.

The Seahawks, Eagles and Lions began offering a contactless payment system called PowerPay developed by New York-based [Smart Systems Technologies](#) last year (see [RFID Enters the Sports Arena](#)). While PowerPay uses the same technology as PayPass, it is a closed-loop system, meaning that consumers possessing a PowerPay key fob fitted with an RFID tag can use it only for transactions at PowerPay terminals at the Eagles and Seahawks stadiums. A person with a PayPass payment card can use it at other locations that accept PayPass transactions or at any locations that accept MasterCard credit cards. MasterCard began testing the PayPass program in late 2002. Last month Altoona, Pa.-based retailer [Sheetz](#) announced that it would deploy PayPass at all 305 Sheetz convenience stores by Mar. 1.

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