

# RFID News Roundup

MasterCard, Visa agree on RFID protocol; Ritz and Sheetz add ExpressPay terminals; Smart Card Alliance forms transportation council; SATO certifies ScanSource as distributor.

Mar. 25, 2005—The following are news announcements made during the week of Mar. 21.

## **MasterCard, Visa Agree on RFID Protocol**

MasterCard International and Visa International have reached an agreement to share a common communications protocol and associated testing requirements for RFID-based contactless payments at the point of sale, according to a statement from MasterCard. The agreement means that cards and terminals supporting MasterCard and Visa contactless payment applications will conform to the same communications protocol and undergo equivalent testing, enabling vendors of the contactless payments systems to streamline product development and testing.

The common protocol the two companies will use is based on the MasterCard PayPass ISO/IEC 14443 Implementation Specification. This specification is built upon the ISO 14443 standard, but includes some additional specifications developed by MasterCard regarding how contactless transactions are processed. American Express' ExpressPay contactless program is also based on the 14443 standard and, according to a MasterCard spokesperson, American Express has also added its own elements to the standard to form a specification for ExpressPay transactions. MasterCard's spokesperson notes, however, that one point-of-sale terminal could handle transactions from all three credit card company's devices, providing the terminal had been programmed to read both the PayPass and ExpressPay specifications.

According to MasterCard, terminals that work with both MasterCard's and Visa's contactless payment devices (cards, key fobs and RFID-enabled phones) will lead to reduced implementation costs to merchants, who will have to work with only one point-of-sale terminal instead of two different ones for the Visa and MasterCard contactless cards. The common protocol could also save merchants time in installing, testing and maintaining the terminals. Consumers will benefit through wide availability of terminals that accept both MasterCard and Visa contactless payment devices.

## **Ritz and Sheetz Add ExpressPay Terminals**

The camera chain [Ritz Camera](#) and the convenience store chain [Sheetz](#) have signed on to accept [American Express's](#) RFID-enabled contactless payment system, [ExpressPay](#). Sheetz already accepts ExpressPay and MasterCard's PayPass contactless payments at its 305 store locations nationwide, but the chain will begin to accept ExpressPay at its gas pumps in select Midwest and East Coast states this summer. Combined, Ritz and Sheetz have 1,500 locations. ExpressPay is also accepted at CVS drugstores and other merchants, such as Chevron and Fry's Electronics. The ExpressPay payment devices (which are available as cards and key fobs) and the point-of-sale terminals used to read them and complete transactions comply with the ISO 14443 standard. Similar contactless payment systems from Visa and MasterCard also comply with the 14443 standard.

### **Smart Card Alliance Forms Transportation Council**

The Smart Card Alliance has formed a transportation council to promote, in association with the American Public Transportation Association (APTA), the adoption of contactless interoperable smart card payment systems for transit and other transportation services. According to the Smart Card Alliance, the goal of the council is to help accelerate the deployment of standards-based smart card payment programs within the transportation industry. Initial transportation council projects will support the advancement of transit fare collection systems and explore linkages between transit payment systems and smart card programs in the tolling, parking and financial industries. The council also plans to investigate how transportation payment systems and credentialing systems can be linked through the use of multi-application smart card technology. Council membership is open to vendors and transit organizations that join the Smart Card Alliance. Current transportation council members include representatives from APTA, Bay Area Rapid Transit (BART), IBM, Infineon Technologies, MasterCard International and Northrop Grumman.

### **SATO Certifies ScanSource as Distributor**

SATO America, a Charlotte, N.C.-based maker of RFID printing products, reports that ScanSource, a Greenville, S.C.-based value-added distributor of technology products, has completed the full SATO RFID Solutions training program and has been designated a SATO RFID Certified Partner. As a SATO RFID Certified Partner, ScanSource is authorized to support the sales activities of SATO RFID Certified VARs. SATO RFID products include UHF RFID printers that utilize multiprotocol RFID read-write technology supporting EPC Class 1, ISO 18000, and EM Microelectronic protocols. SATO's CL408e and CL412e RFID printers can be used in the U.S. (902 MHz to 928 MHz) or Europe (868 MHz) and are upgradeable to the EPC Gen 2 standard.

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