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## **MORE THAN 35 LEADING TECHNOLOGY VENDORS LICENSE MASTERCARD'S GLOBAL SOLUTION FOR SECURE ONLINE PAYMENTS**

*Worldwide Momentum Builds for Secure Payment Application (SPA) Utilizing MasterCard's  
Universal Cardholder Authentication Field (UCAF)*

**Purchase, N.Y., March 18, 2002** -- MasterCard International today announced that 38 vendors have licensed its Secure Payment Application (SPA™) utilizing MasterCard's Universal Cardholder Authentication Field (UCAF™) infrastructure, enabling vendors to integrate the SPA security solution into new and existing platforms.

The powerful combination of UCAF and SPA authenticates the accountholder, generates and transports transaction specific evidence that a legitimate accountholder authorized the transaction and provides the basis for a guaranteed payment to online merchants.

MasterCard's SPA is an online security solution that generates a unique transaction token each time a registered accountholder conducts an electronic transaction. This token is referred to as the Accountholder Authentication Value (AAV). This 32-character value incorporates elements specific to the transaction and effectively binds the accountholder to a transaction at a particular merchant for a given sale amount.

MasterCard's UCAF is a standard, globally interoperable method of collecting accountholder authentication data at the point of interaction across all channels, including the Internet and mobile devices. UCAF is intended to provide the basis for a guaranteed payment to online merchants by presenting, collecting and passing cardholder authentication information generated by issuers. Once collected by a merchant and passed to their acquirer, this information is communicated to the issuer in the payment authorization request and provides explicit evidence that the transaction was originated by the accountholder. UCAF works with a myriad of security solutions, including SPA, smart cards and more.

“MasterCard collaborated with leading technology vendors to integrate SPA and UCAF into vendor platforms to create innovative online security solutions that will generate widespread global adoption,” said Stephen W. Orfei, senior vice president, e-Commerce and eB2B Center of Excellence, MasterCard International. “By working closely with vendors that specialize in various security schemes from pseudo account numbers to chip technology, MasterCard is increasing wide industry support for the UCAF and SPA combination.”

Vendors that have licensed MasterCard’s UCAF and SPA combination represent industry leaders in the segments of pseudo account number solutions, mobile commerce solutions and chip solutions. These include: Absys Consulting, ACI Worldwide, AdValvas Group N.V., AmeriCERT, Applied Payment Corp., Arcot, Card Tech Limited, Cardinal Commerce, Cast Technologies, Certegy, ClearCommerce, CyberSource, Cyota, Danet Consult GmbH, DebiTech AB, eCash, EcogNito Inc., eIntact, eSpace, Gpayments, Hyperion, Innova Bilisim Cozumleri A.S., i-TransAct Ltd., Modirum, Molan Corp., M2M, nCipher, OneEmpower Pte. Ltd., Orbiscom, QSI Payments, Safewww, Schlumberger, Snipware, Thales e-Security Inc., Thales e-Security Ltd., Transale, Welgate and Zensar.

MasterCard’s members will benefit by having a secure online payment mechanism that simplifies compatibility and interoperability issues and keeps costs relatively low when new technologies or upgrades are implemented. UCAF is designed to allow issuers to implement not only SPA, but also their own security solutions, based on their security needs and existing security architecture.

#### **About MasterCard International**

MasterCard International is a leader in global e-business. The association is focused on providing its member financial institutions with customized, meaningful global e-business solutions that connect them to customers in both the online and offline worlds. Through its investment in industry innovation, participation in standards development and business alliances, MasterCard is staying in the forefront of technology integration to enable anytime, anywhere payments across multiple channels and various devices. MasterCard’s global e-business solutions include Internet interactive services, security, smart cards, mobile commerce/wireless, e-wallets, business-to-business electronic commerce, and numerous emerging technologies.

MasterCard International has a comprehensive portfolio of well-known, widely accepted payment brands including MasterCard, Cirrus and Maestro. More than 1.7 billion MasterCard, Cirrus and Maestro logos are present on credit, charge and debit cards in circulation today. An association comprised of more than 20,000 member financial institutions, MasterCard serves consumers and businesses, both large and small, in 210 countries and territories. MasterCard is a leader in quality and innovation, offering a wide range of payment solutions in the virtual and traditional worlds. MasterCard’s award-winning Priceless advertising campaign is now seen in 80 countries and in 40 languages, giving the MasterCard brand a truly global reach and scope. With more than 22 million acceptance locations, no card is accepted in more places and by more merchants than the MasterCard Card. At September 30, 2001, gross dollar volume exceeded US\$704 billion. MasterCard can be reached through its World Wide Web site at <http://www.mastercard.com>.

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