

Small to large purchases

Simplified payments for most purchases (no signature or password). Over a certain amount, a password is required to complete the transaction. Convenience is offered for small purchases and safety is assured for large purchases.

Amounts

Inquiry & Authentication

Media

Envisioned Merchants

Small

Offline

Fast: user merely waves phone.

No need for password

or signature.

Supermark

Fast food and convenience stores, vending machines

Supermarkets and large consumer electronics stores



Large

Online

Secure: requires authenticated password (but no signature).



Department stores



Restaurants and hotels

VISA