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- 9/2014: eBay decided to spin off PayPal in 2015. Former Amex executive Dan Schulman joined PayPal as the company's new CEO and, a few months later, PayPal acquired Paydiant (a key vendor to MCX) to bolster its capabilities and relationships with large retailers.
- 2/2015: U.S. MNOs sold their Softcard wallet joint venture to Google and agreed to support Google's payments offerings.
- 3/2015: Samsung, the #1 Android OEM, committed to launch Samsung Pay and purchased LoopPay for its unique magnetic transmission technology.
- 5/2015: Visa finalized its Visa Digital Enablement Program (VDEP), an infrastructure framework for mobile payments services. MasterCard is expected to finalize its similar MDES program soon.
- 5/2015: Google announced Android Pay, a payment service based on VDEP/MDES (network tokenization) and deeply integrated with the Android mobile OS, similar to Apple Pay.
- 6/2015: Apple announced that Passbook will be renamed Wallet, and store credit and loyalty cards will be supported in an update to Apple Pay this year. JCPenney, Kohl's, and BJ's committed to accept Apple Pay as a result.

	 Apple Pay	 Android Pay	 CurrentC	 Samsung Pay
Technology Requirements	<ul style="list-style-type: none"> iPhone 6/6+ iPhone 5s with Watch 	<ul style="list-style-type: none"> Android 4.4+ devices with NFC radio 	<ul style="list-style-type: none"> Any iOS or Android device 	<ul style="list-style-type: none"> Samsung Galaxy S6 and S6 Edge
POS Interface	 NFC	 NFC		 NFC  MST
Sign-Up Experience	<ul style="list-style-type: none"> Push from iTunes Photo scan or type-in 	<ul style="list-style-type: none"> Push from bank app Type-in 	TBD	<ul style="list-style-type: none"> Photo scan or type-in
Credential Storage	 Token Only	 Cloud Based	 Cloud Based	 Token Only
Security Measures	<ul style="list-style-type: none"> Network tokenization Biometric ID 	<ul style="list-style-type: none"> Network tokenization Biometric ID 	TBD (likely dynamic barcodes)	<ul style="list-style-type: none"> Network tokenization Biometric ID
Data Privacy	No Tracking	Google Tracking	Merchant Tracking	TBD
Products	 GPCC Debit PLCC  Loyalty	 GPCC Debit PLCC  Loyalty  Coupons	 PLCC  Loyalty  Coupons  ACH	 GPCC PLCC
Channels	 Point of Sale  Mobile In-App	 Point of Sale  Mobile In-App	 Point of Sale	 Point of Sale
Status	In Market (PLCC/loyalty pending)	Launching 3Q 2015	Launching late 2015	Launching Sept. 2015
Fees	Issuer Fees (15 bps credit, \$0.05 debit)	None	None	TBD

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