

## PRESS RELEASE

Bucharest, November 26, 2008

### ING and MasterCard introduce Mobile Maestro *PayPass* in Romania

ING and MasterCard® Worldwide today announce the first program to offer ING Romanian clients a complete mobile payment package - the ability to set up payment capability, make transactions and feed their accounts - all using their mobile phone. The product is based on Maestro® *PayPass*™, a MasterCard contactless payment product designed for small purchases. The pilot contributes to the ING goal of making financial services easier for its customers. ING entered the Romanian retail banking market in 2004. Due to the success of the Self'Bank concept, ING Retail Romania today has captured significant market share.

ING is the first bank in the world to offer its clients Maestro *PayPass* on a mobile phone with over-the-air download of account information and over-the-air top-up of the Maestro *PayPass* balance. Clients may use a special code to top up the balance of the Maestro *PayPass* on the phone. A client simply taps the phone on specially-equipped terminals at the point of sale for a quick, safe payment without signatures or receipts. The mobile phone acts like a prepaid card, and is ideal for small purchases such as a coffee, a movie ticket or a newspaper.

ING will select approximately 500 Romanian clients for the first stage of the pilot program. Participants will receive a new Nokia 6212 that incorporates Near Field Communication (NFC) technology. NFC technology provides the wireless communication between the phone and the retailers' terminals. ING and MasterCard Worldwide developed the product in partnership with Collis, Toro and Venyon. The product will initially be used at approximately 30 participating merchant locations in Bucharest and will last six months.

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#### Profile ING

ING is a global financial institution of Dutch origin offering banking, insurance and asset management to over 85 million private, corporate and institutional clients in more than 50 countries. With a diverse workforce of about 130,000 people, ING comprises a broad spectrum of prominent companies that increasingly serve their clients under the ING brand.

MasterCard is a registered trademark and PayPass is a trademark of MasterCard International Incorporated. Maestro is a registered trademark of MasterCard International Incorporated.

#### About Maestro® *PayPass*™

MasterCard PayPass and Maestro PayPass are ideal for traditional cash-heavy environments where speed is essential, and has led the way in bringing contactless technology to consumer categories such as quick serve restaurants, drug stores, gas stations, vending machines, convenience stores, sports arenas, movie theaters, transit systems, taxis and parking garages. As of 3Q 2008, there are nearly 44 million PayPass cards and devices issued globally, and PayPass is currently accepted globally at nearly 135,000 merchant locations, including participating CVS, McDonald's, and many others.

PayPass is also accepted at numerous professional football and baseball stadiums. For more information about MasterCard PayPass and a full list of participating merchants, visit [www.mastercard.com/paypass](http://www.mastercard.com/paypass).