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Jack in the Box® Restaurants Accept 'Contactless' Payment to Provide Faster, Easier Service

SAN DIEGO - Jack in the Box® restaurants are giving new meaning to the phrase fast food by offering guests an easier, quicker way to pay. New "contactless" card readers, being installed at all company restaurants, will enable guests to pay simply by holding their cards in front of a reader at the front counter or drive-thru window. No swipe required.

Contactless payment at Jack in the Box requires guests to have an American Express, Discover Network, MasterCard PayPass™ or Visa Contactless card or device embedded with a chip that communicates with the reader via radio frequency.

With installation of the readers slated for completion by Dec. 31, Jack in the Box will become one of the first major fast-food chains to accept contactless payment at all company restaurants.

"Thanks to our partnership with American Express, Discover Financial Services, MasterCard and Visa, Jack in the Box is making the purchase process faster and more convenient for guests on the go," said Michael Verdesca, director of point-of-sale systems for Jack in the Box Inc.

"Guests no longer need to fumble for cash and coins, swipe a card or sign a receipt. Since they activate the transaction themselves by holding their cards 1 to 2 inches from the contactless reader, they can keep control of their cards while our cashiers can focus on providing great guest service."

Verdesca said that in addition to improving speed and convenience - two factors critical in fast food - contactless payment can also improve sales: Consumers tend to spend more with contactless credit cards than with cash. He added that contactless technology may also enable future guest-service enhancements, such as contactless payment with a Jack Ca\$h! ½ gift card or a cell phone.

About Jack in the Box Inc.

Jack in the Box Inc. (NYSE: JBX), based in San Diego, is a restaurant company that operates and franchises Jack in the Box® restaurants, one of the nation's largest hamburger chains, with more than 2,000 restaurants in 17 states. The company also operates a proprietary chain of convenience stores called Quick Stuff®, with approximately 50 locations, each built adjacent to a full-size Jack in the Box restaurant and including a major-brand fuel station. Additionally, through a wholly owned subsidiary, the company operates and franchises Qdoba Mexican Grill®, an emerging leader in fast-casual dining, with more than 300 restaurants in 40 states.

About ExpressPay from American Express

The introduction of ExpressPay continues American Express' tradition of innovation. American Express introduced the industry's first plastic credit card in 1959, and, in 1972, issued the first magnetic stripe card nationally. In 1999, American Express delivered the payment industry's first wide-scale rollout of smart cards in the United States when it introduced Blue from American Express. The company also was an early adopter and industry leader in leveraging the Internet to develop new products, expand its customer service, and improve its overall operations. American Express Company (www.americanexpress.com) is a leading global payments, network and travel company founded in 1850.

About Discover Financial Services LLC

Discover Financial Services LLC, a business unit of Morgan Stanley (NYSE: MS), operates the Discover Card with more than 50 million Cardmembers, and the Discover Network, which is the largest credit card network in the U.S. with more than 4 million merchant and cash access locations. Discover Financial Services also operates the PULSE ATM/debit network, which serves more than 4,200 financial institutions and includes nearly 250,000 ATMs and approximately 3.4 million POS terminals. For more information, visit www.discovercard.com, www.discovernetwork.com or www.pulse-ef.com.

About MasterCard Worldwide

MasterCard Worldwide advances global commerce by providing a critical economic link between financial institutions, businesses, cardholders and merchants worldwide. As a franchisor, processor and advisor, MasterCard develops and markets payment solutions, processes close to 14 billion payments each year, and provides industry-leading analysis and consulting services to financial institution customers and merchants. Through its family of brands, including MasterCard®, Maestro® and Cirrus®, MasterCard Worldwide serves consumers and businesses in more than 210 countries and territories. For more information go to www.mastercardworldwide.com.

About Visa USA

Visa USA is the nation's leading payment brand and largest payment system, enabling banks to provide their consumers and business customers with a wide variety of payment alternatives tailored to meet their evolving needs. Visa USA is committed to increasing the choice, convenience, acceptance and security of Visa payments for all stakeholders in the payment system - members, cardholders and merchants. Through its 13,369 member financial institutions, more than 500 million Visa-branded cards have been issued to cardholders in the United States. Worldwide, cardholders in more than 150 countries carry more than 1 billion Visa-branded cards, accounting for more than \$3 trillion in annual transaction volume. VisaNet, Visa's global processing system and the world's largest financial network, processes transactions with unparalleled reliability. Visa offers a trusted, reliable and convenient way to access and mobilize financial resources - anytime, anywhere, anyway.