

Driving Digital Payments at Scale

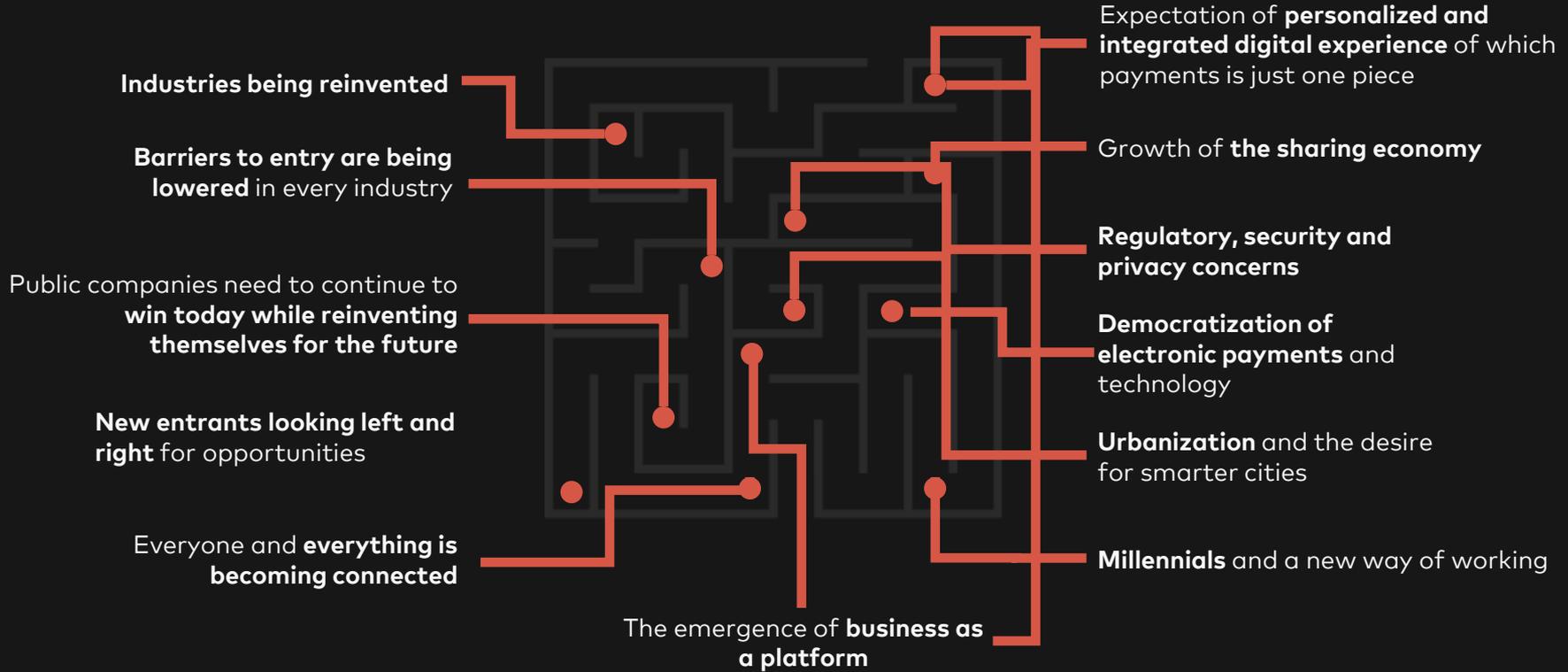
Security, convenience and speed.

Björn Salomon-Sörensen, Account Director, Nordics & Baltics

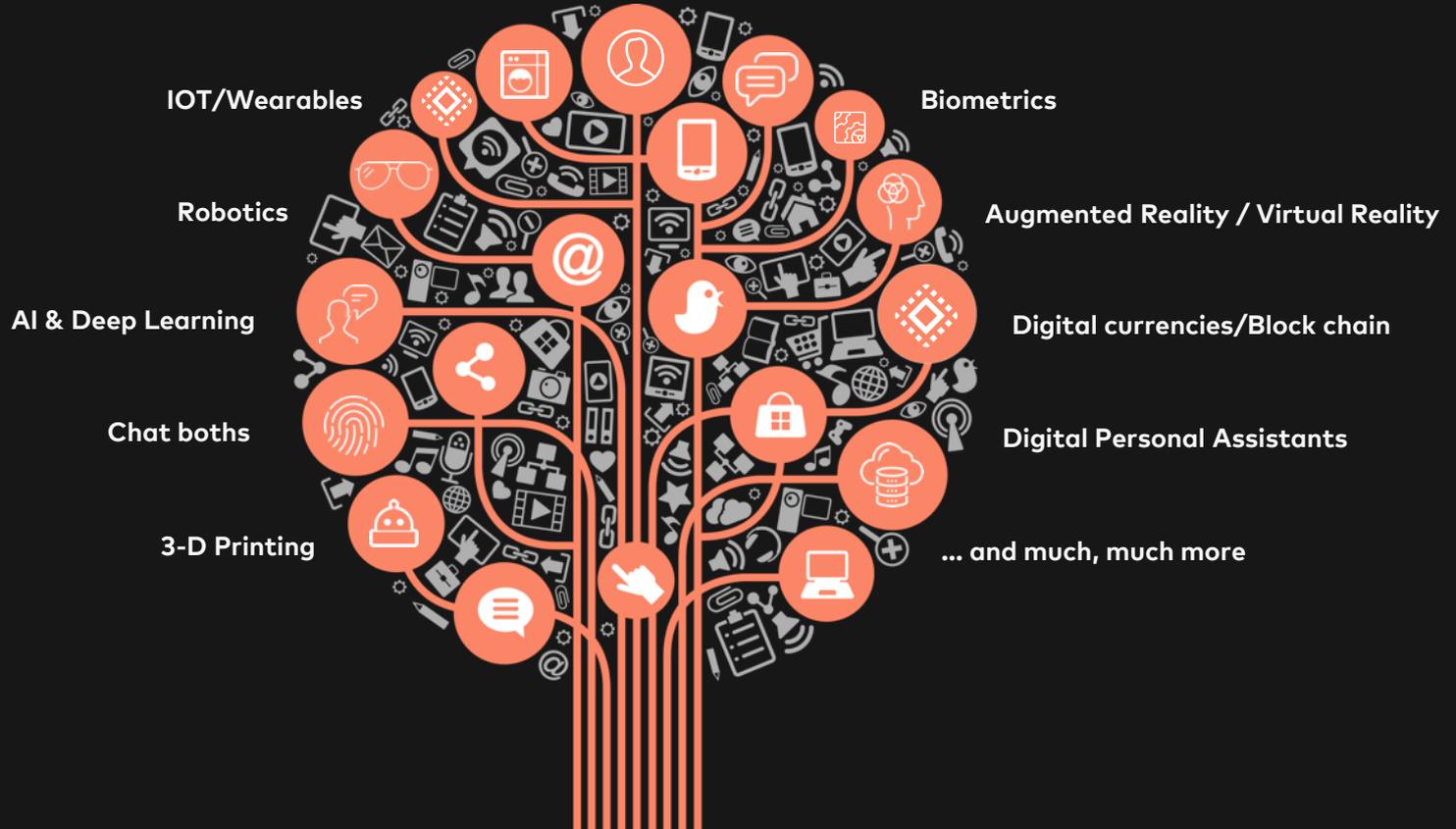
EXEX, May, 2018



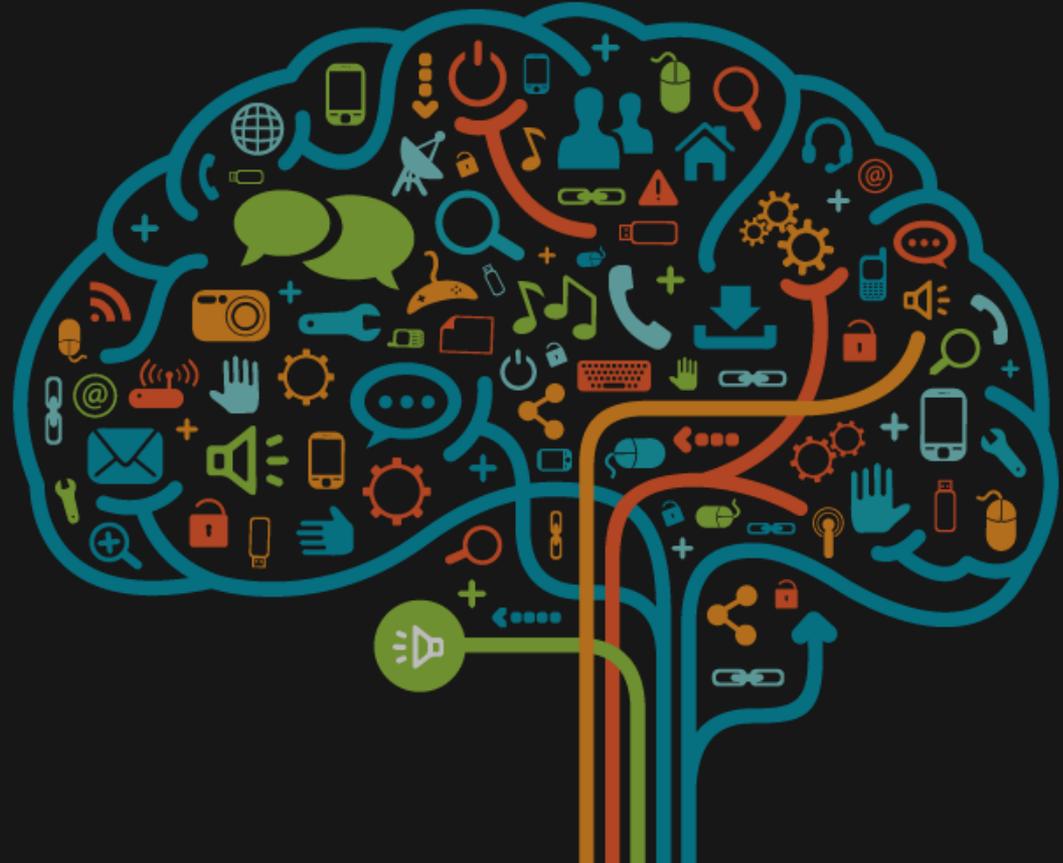
Significant change is happening...



... technology is changing...



...and consumer behaviour too; Payment with things.



Personalization

Multi-device



Experience over things

Conscious spending



Increased E-/M-commerce

Instant rewards

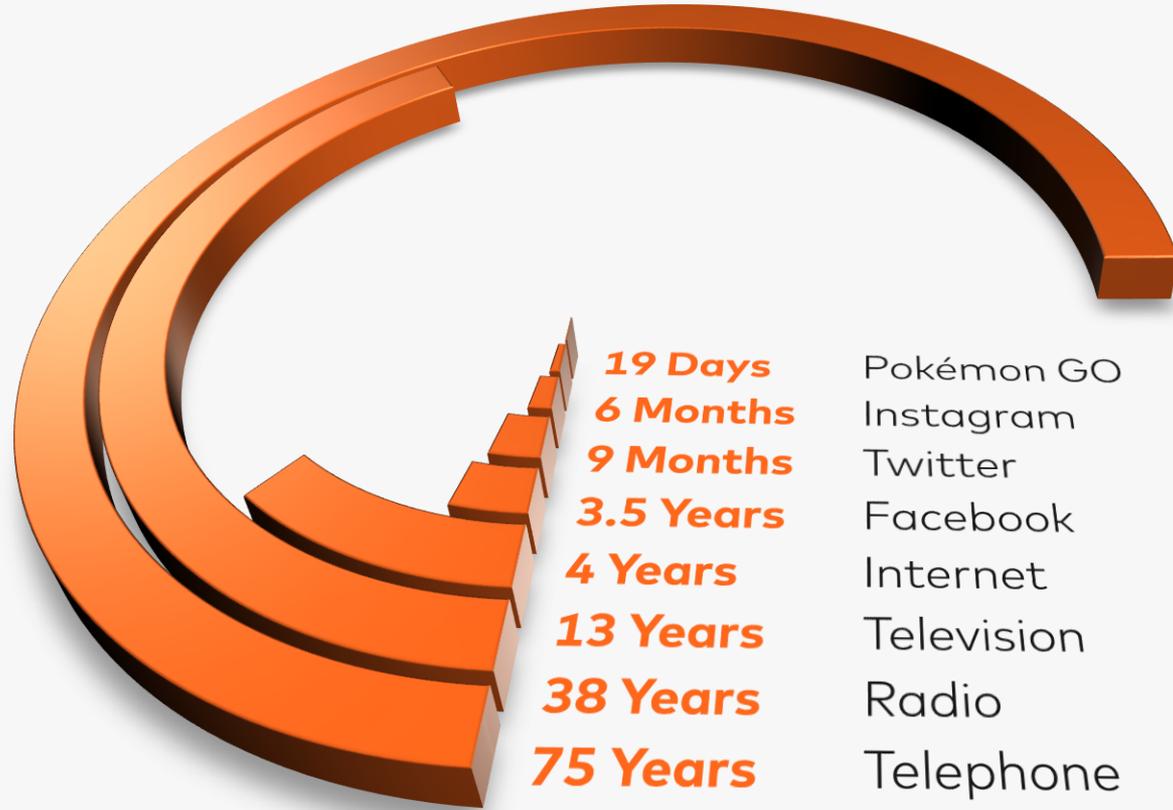
Consumers used to
resist technology
upgrades...

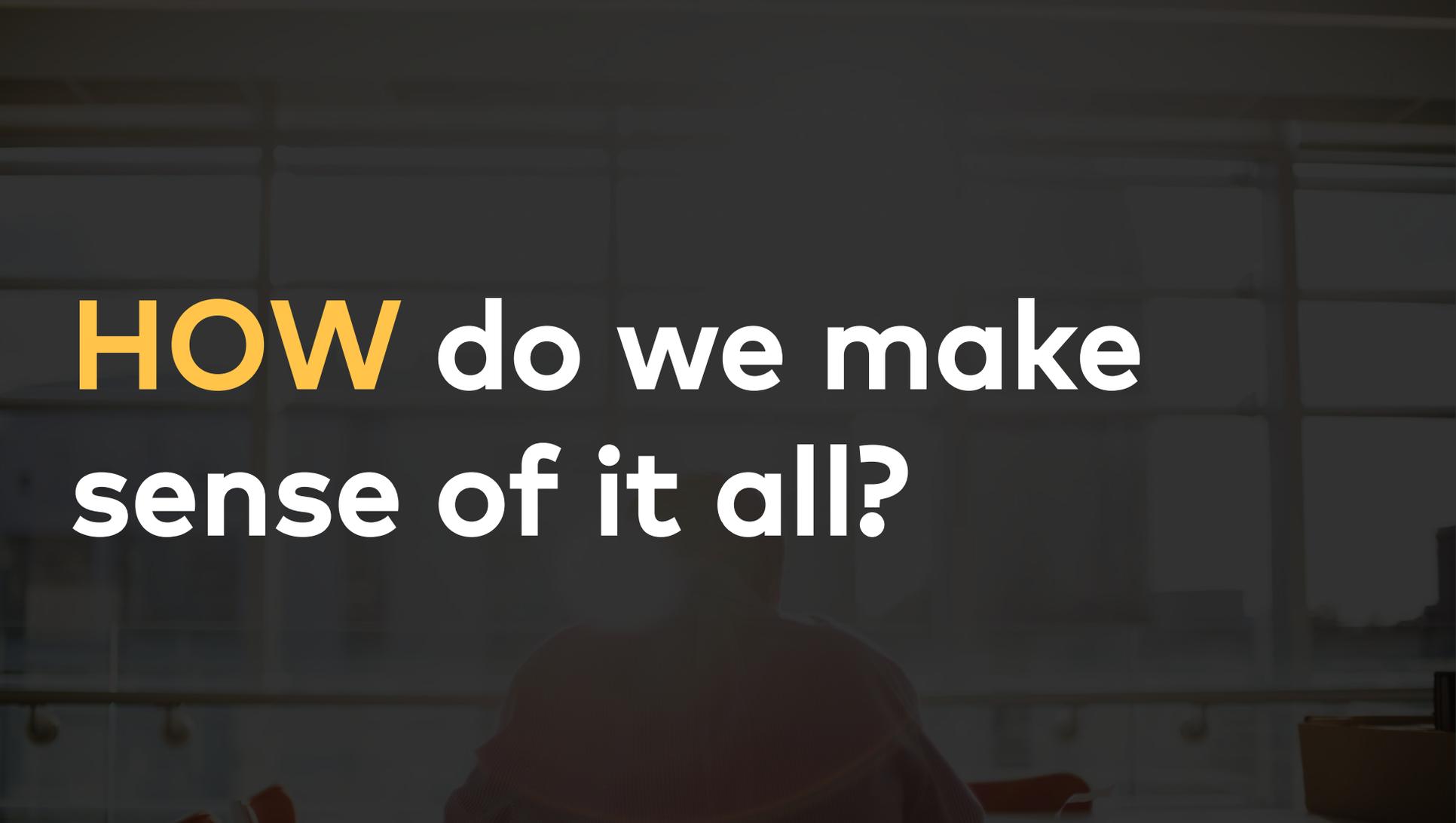




...but now
demand it.

The Rapid Pace to 50 million Users





HOW do we make
sense of it all?

Digital vision; fast, convenient and secure: Omni



All cards will be digitized and tokenized



Multi-channel solution, with a single set of credentials



EMV level security for all transactions



Consistent transaction experience, centered on the mobile



Strong, convenient biometric authentication



Optimized user experience with minimal manual entry



SECURING
every transaction

Tokenization

MDES - Mastercard's tokenization platform designed to enable issuers to easily connect at scale with multiple digital payment environments.



Mastercard's Digital Stack – The Building Blocks

Browsers  Merchant Apps  In-store 

Interface Technologies

     
Masterpass Internet of Payment Things Merchant Card on File Android Pay Apple Pay Samsung Pay

Wallet

 **MDES**
(Mastercard Digital Enablement Service)

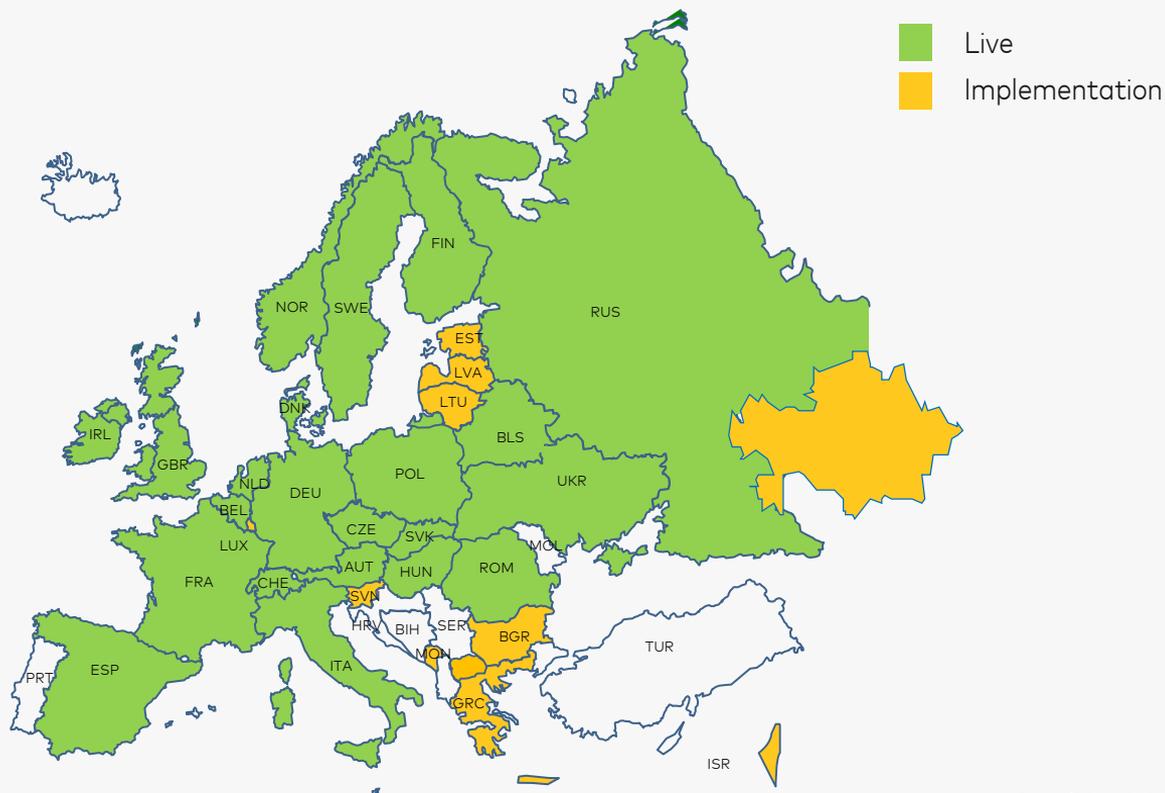
Digital Infrastructure:

Consumer Identification & Verification, Tokenization, Digitization

 **Mastercard Network**

Authorization, Clearing and Settlement

MDES is live in **22 EU countries** and in project implementation mode in **10 additional countries**



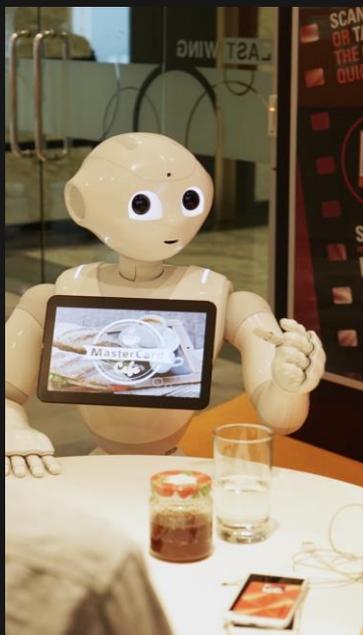
ENABLING
every device to be
a commerce device







REINVENTING the
purchasing experience
and extending beyond
the payment



Robots....



Refrigerator
and at home



The Car,
maintenance
and fuel

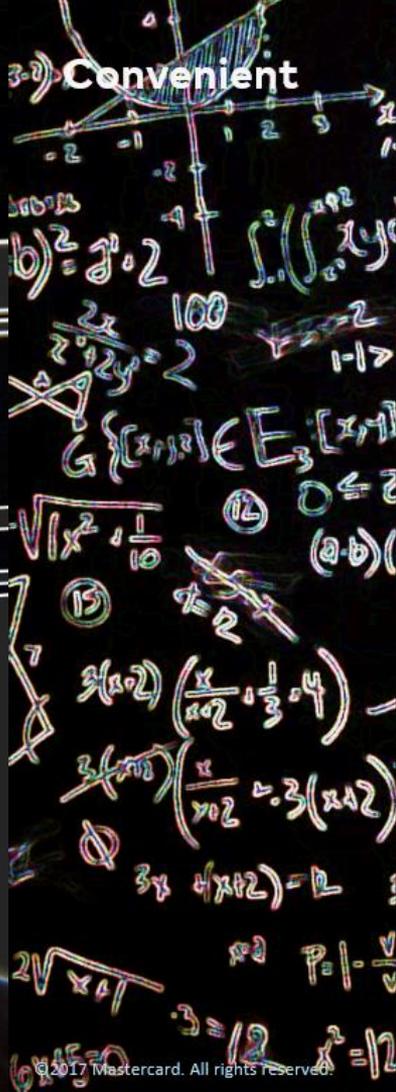


Unattended
Retail



Wearables

Seamless



Highly secure



Scalable



Global

Thanks!

