



Mastercard Move

Powering global money movement
for banks, people and businesses

FEBRUARY 2026 ● GLOBAL — BANKS



The evolving world of work, commerce and new technologies is changing how money moves domestically and across borders

There is a growing need for banks to offer a simple, scalable, trusted way for people and businesses to transact with confidence.

\$194.8t

Cross-border payments global market size (retail and wholesale) in 2024¹



\$31.7t

B2B global cross-border payments market size in 2024¹



~\$17t

Consumer-to-consumer domestic and cross-border money transfers market size in 2024^{1,2}



1. FXC Intelligence, 2025

2. McKinsey Payments Map, 2024

Banks face several challenges as they seek to globalize digital payments



New players are capturing market share as many customers bypass banks for payments, leading to lost revenue and weakened customer relationships



Compliance and regulatory complexities create barriers for banks to enter new markets



Lack of interoperability makes supporting multiple markets (domestic and international), schemes, and endpoints resource intensive and costly



High and/or hidden fees for cross-border payments pose challenges for both businesses and consumers



Rising fraud has negative financial impact on banks and their customers



Your customers' expectations and demands are shifting due to new ways of working, communicating, and transacting. Without a modernized money movement solution, banks are at risk of losing market share to newer players

80%

of customers are interested in fast options to pay and be paid by businesses¹



Make it fast

Customers want to transfer and receive funds instantly

Deliver fast payments without compromising on key demands like keeping your transaction costs down

57%

of consumers would make more cross-border payments if there was greater fee transparency²



Make it transparent

Customers want greater control over their transactions

Provide visibility and control over the end-to-end experience, while acquiring and retaining customers

63%

of merchants plan to ramp up spending on fraud prevention tools and technologies over the next two years.³



Make it secure

Customers want secure solutions with fraud prevention tools

Offer secure, scaled, reliable solutions underpinned by the Mastercard brand, providing peace-of-mind and trust

1. The Paypers, Cross-Border Payments and Ecommerce Report 2022-2023

2. Mastercard, Borderless Payments Report, November 2023

3. Global eCommerce Payments & Fraud Report, 2025



Set money in motion

Mastercard Move is Mastercard's portfolio of money movement solutions that enable banks and their customers to send, receive and access funds—globally.

Built to deliver strong value for every user, Mastercard Move offers efficient, secure payment experiences with the speed, choice and transparency demanded when transacting globally.



Seize the momentum of the rapidly expanding digital payments landscape with Mastercard Move — positioning your bank at the forefront of innovation in money movement



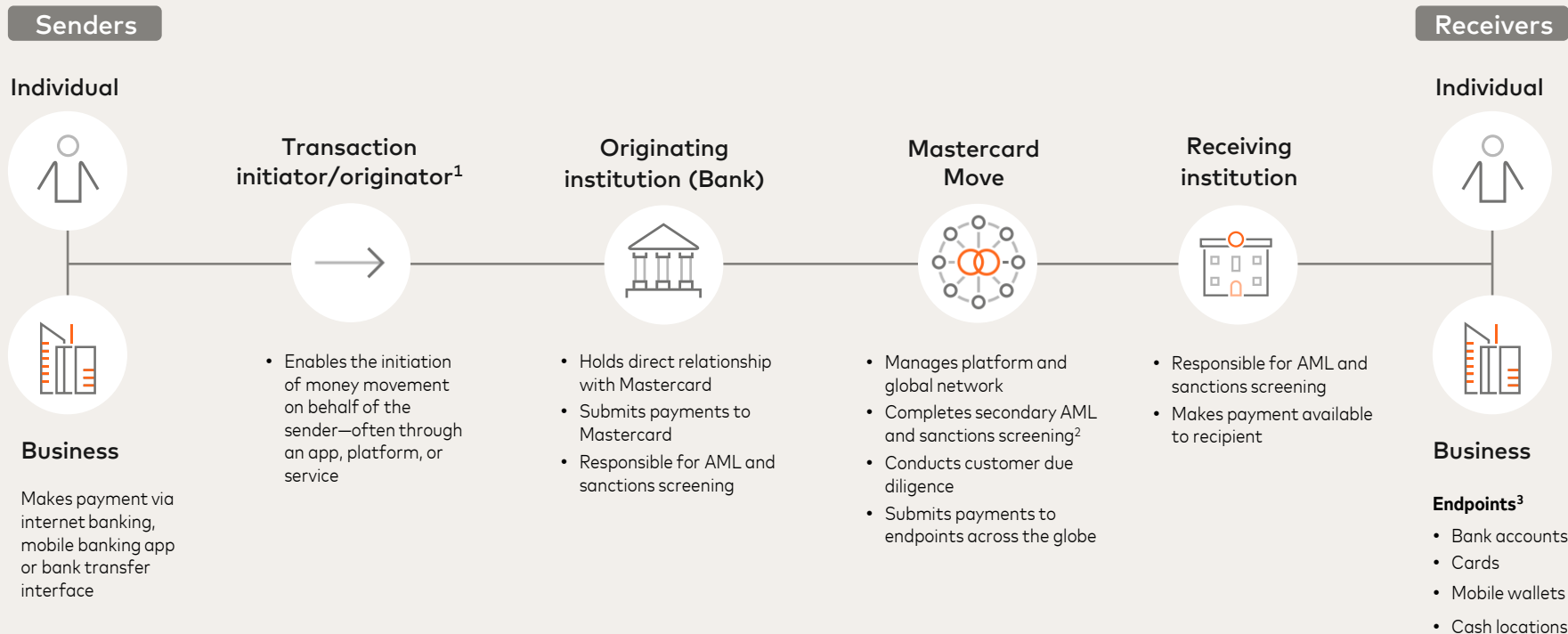
By 2032

\$317.9t

projected retail and wholesale cross-border payments market size,
63% growth from 2024¹



Mastercard Move streamlines domestic and cross-border money movement across channels* — delivering payments through preferred payout options



*This flow represents a combination of Mastercard Move products, and does not reflect all possible constructs offered



With a robust suite of features*, Mastercard Move unlocks smarter, more efficient ways of moving money — enhancing customer payment experiences



Reach

Domestic, cross-border, and cross-network transfers



Speed

Payments received in real-time and near real-time** on card rails, along with near-instant delivery for cash pick up, mobile wallets and send to card



Transparency

Upfront visibility into origination fees and FX, real-time tracking, and seamless experiences that empower banks and their customers



Security

Secure, scaled, reliable and stable network underpinned by the Mastercard brand



Operational efficiency

One-stop-shop for a variety of payment experiences, minimizing risk and cost to maximize revenue

*Features and functionality dependent on specific products within the Mastercard Move portfolio

**Actual posting times for approved transactions will depend on the receiving financial institution



Mastercard offers value-added services* to enable swift and secure money movement



Fraud prevention

Safety, security and brand reputation protection, and enhanced fraud reporting tools



Validation

Expedited payments with accurate data and formatting through Account Validation, Bank Information Lookup and IBAN Generation APIs



Risk management and compliance

Services and tools that banks can leverage to better manage sanctions and overall risk



Customer experience

Seamless payment experiences for customers and end users through investments in tokenized alias-based transactions and dispute management

*Market dependent, not available in all jurisdictions. Services dependent on specific products within the Mastercard Move portfolio - not all services are available with each product.



Access hard-to-reach markets and offer a wide range of domestic and international money movement solutions leveraging Mastercard's trusted card and non-card networks.

Empower your customers to transfer funds simply and conveniently.



17b

Endpoints¹



200+

Countries and territories¹



150+

Currencies¹



95%

World's banked population reached¹

Payout options²



Bank accounts



Cards



Mobile wallets



Cash locations

1. As of October 2025. Figures represent combined totals across all Mastercard Move solutions.

2. Payout options depend on product used and are subject to market availability



From global enterprises to everyday users, Mastercard Move serves diverse payment needs* — connecting people, businesses and banks through seamless, scalable solutions

Mastercard Move



Payments from People (P2X)

Person-to-Person (P2P)

- Remittances
- Card-funded remittances
- Domestic P2P payment
- Card-funded domestic P2P payment

Me-to-me (Me2Me)

- Wallet top-up
- Wallet cash out
- Crypto wallet top-up
- Crypto wallet cash-out
- Gaming & Gambling account top-up
- Investment account top-up
- Investment account payouts

Bill Payments (P2B)

- International tuition payments**
- International bill payments**



Payments from Businesses and Governments (B2X, G2X)

Disbursements (B2P)

- Early wage access (or on-demand pay)
- Gig and contractor payouts
- Payroll payments
- Fast refunds
- Insurance payouts
- Winnings payouts
- Marketplace payouts
- Circular economy payouts

Commercial Payments (B2B)

- Low value commercial payments (supplier payments)
- High value commercial payments (global trade payments, commodity payments)*
- Marketplace payouts
- Rapid merchant settlement
- Insurance payout

Government & NGO Payments (G2P, G2B)

- Grant and relief payouts
- Pension / Government Benefits Payouts
- Govt. Vendor payments

Payments are underpinned by Mastercard's proven trust and security. These capabilities are powered by products that work together to enable seamless money movement.

Not an exhaustive use case list.

*Market dependent, not available in all jurisdictions.

**Use case not yet commercialized



We ensure a seamless and supported implementation journey

Solutions in the Mastercard Move portfolio can be implemented directly with Mastercard or with one of our trusted partners.



Connect directly with us*

- API
- Batch
- SWIFT
- Web
- Mastercard Interface Processor (MIP)



Connect via our trusted partners

Mastercard Move partner program — Mastercard has a network of qualified partners that seamlessly enable and integrate Mastercard Move for banks, fintechs, and other institutions to speed up implementation times. Learn how partners bring Mastercard Move from vision to reality by [clicking here](#).



Implementation support

- Customer implementation specialist and team
- Solution architect*
- 24x7 helpdesk for post-production support

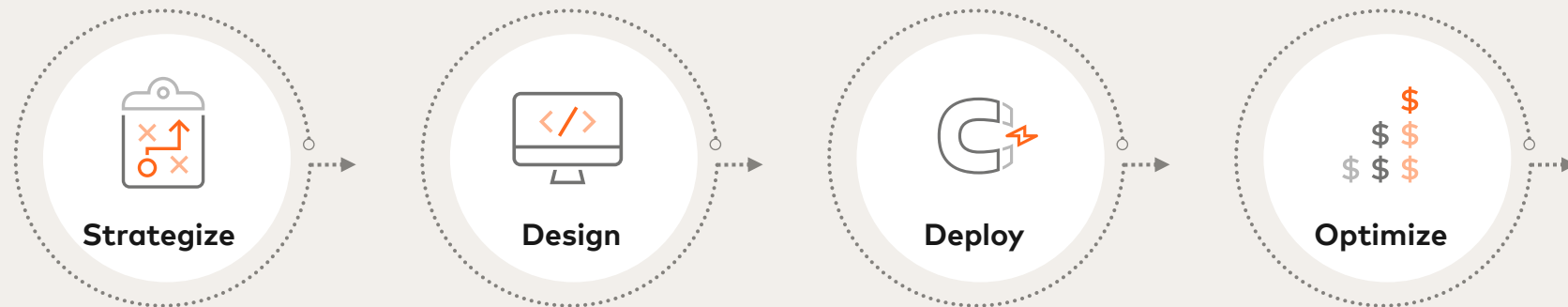
Resources (API)

- [Mastercard Developers](#)
- [Mastercard Connect](#) (existing customers)

*Dependent on specific products within the Mastercard Move portfolio - not all connections and support channels are available for each product



Mastercard Advisors can help customers accelerate deployment and adoption of Mastercard Move enabled offerings:



Develop product strategy and identify market opportunities:

- Analyze market and competition
- Identify key payment flows, use cases, and corridors
- Evaluate optimal operating model and business case/market size

Highlight the intended value through marketing and experience:

- Develop go-to-market plan
- Define rollout plan for acquiring users/adoption at scale
- Develop intuitive UX, integrated with current channels & experience

Hands-on implementation support for the technology to launch:

- Develop implementation roadmap development and tracking
- Program/project manage technical and operational implementation
- Run change management initiative

Maximize value & adoption through data-driven marketing:

- Drive user adoption through campaigns, design, execution, monitoring and measurement
- Develop external facing marketing and training materials to support growth



We are here to support all your money movement needs, deeply focused on your success, while together leading the transformation of how payments power businesses and economies in the future

Trusted intermediary



Mastercard provides the technology and scale to navigate and lead amid rising competition

Proven infrastructure



Money movement operates across Mastercard's trusted card and non-card networks, offering choice of payment rails

Global stewardship



Mastercard works closely with regulators, governments, and global initiatives like the G20 to help shape the future of the ecosystem

Advisory services



Dedicated team of economists and data scientists analyzing the macroeconomic landscape through the lens of the consumer

Collaborative mindset



Mastercard offers tailored support, strategies and outreach—extending beyond account management



Set money in motion

For more information, please contact your **Mastercard account representative**

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Learn more at <https://www.mastercard.com/move>

