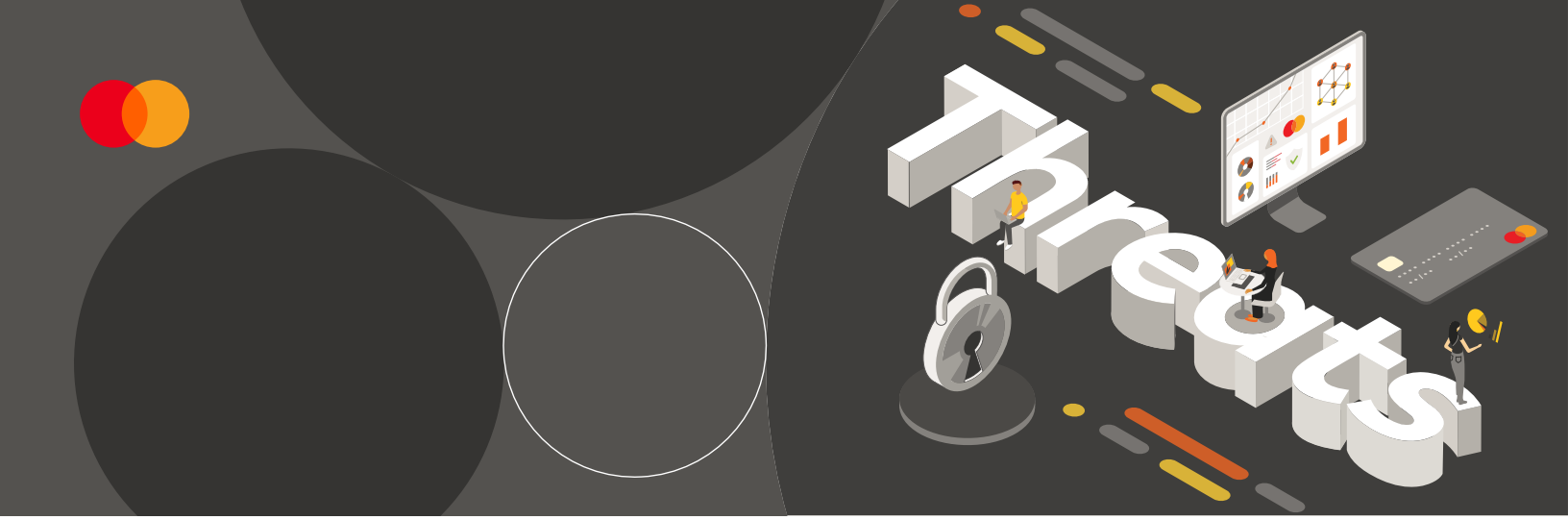


Reduce the impact of payment fraud with Mastercard Threat Intelligence

ISSUER DATASHEET • SEPTEMBER 2025

Mastercard Threat Intelligence gives payment fraud and risk practitioners a curated, real-time view of cyber threats across the payment ecosystem.

Built on Mastercard's global threat expertise and unique network visibility, it delivers intelligence by collecting, analyzing and sharing actionable information through Mastercard Connect® — so organizations can stay ahead of sophisticated fraud and increase their threat response maturity.

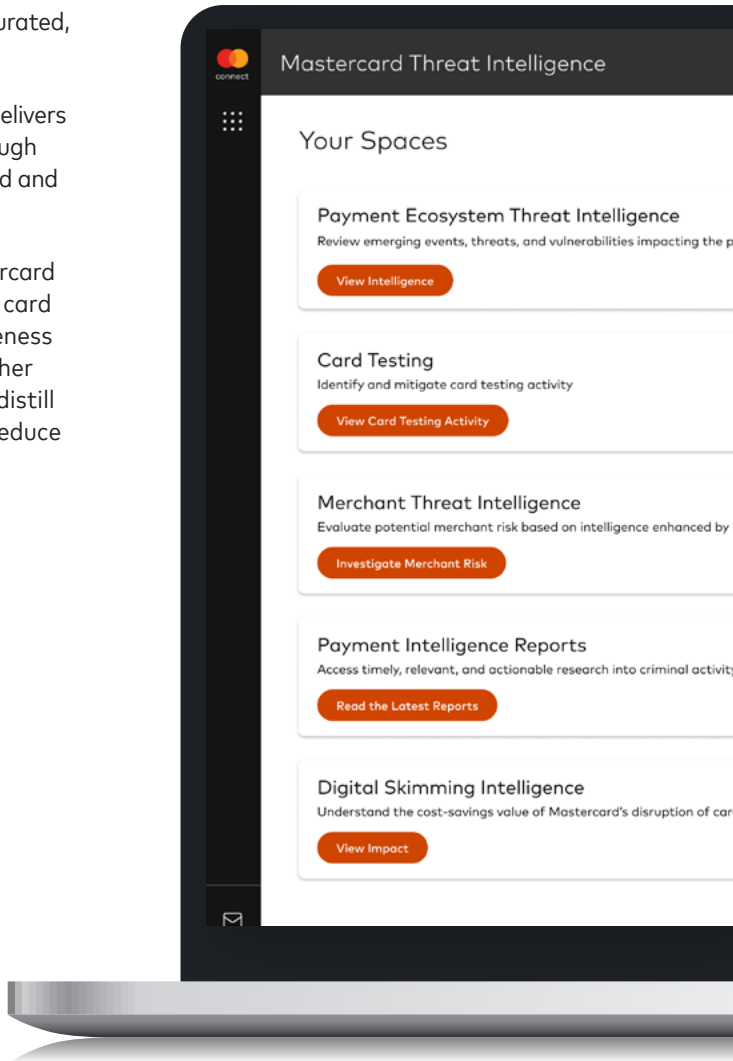
By providing ecosystem-wide visibility into evolving payment threats, Mastercard Threat Intelligence allows organizations to rapidly triage incidents such as card testing activity and emerging fraud schemes. It provides situational awareness to detect criminal tactics — including phishing, fraudulent websites and other cardholder-targeted threats — and delivers clear, actionable insights that distill complex threat data into focused intelligence. Teams can respond faster, reduce fraud impact and protect cardholders.

57%

of global fraud executives are notified of cyber breaches only after fraud losses begin[1]

59%

of cybersecurity leaders are critically understaffed in threat intelligence areas[2]



1. Datos Cyber Fraud Integration Survey, August 2025.
2. ISACA. *State of cybersecurity, 2023 survey report*, 2023.

Defend against emerging payment threats with Mastercard Threat Intelligence

Key functionalities

Card Testing

Prevent fraud with precision using real-time alerts that block card testing attempts before criminals can verify card validity.

Criminals use stolen or computer-generated cards to test for validity, often as the first step in high-impact fraud schemes. Mastercard breaks this fraud lifecycle by identifying testing transactions in real time, declining on behalf of organizations before threats escalate. Card testing identified by Mastercard Threat Intelligence is linked to fraud rates nearly 10x greater than the network average, meaning even a few approvals can lead to significant losses.

Digital Skimming Intelligence

Understand the impact of digital skimming malware on card holders and efforts that Mastercard has taken to limit exposure.

Digital skimming malware is a top driver of card compromise, but organizations often lack visibility into its impact. Mastercard works to disrupt malware and provides quantitative intelligence from domain takedowns. This visibility bridges the gap between fraud and cyber functions and strengthens collaboration.

Merchant Threat Intelligence

Evaluate merchant risk with cyber threat signals beyond transaction data.

Payment fraud and risk practitioners gain targeted threat intelligence to investigate merchant domains. Teams can strengthen fraud investigations by searching for threats reported by their cardholders and assessing real-time cyber-based signals.

Payment Ecosystem Threat Intelligence

Stay informed and responsive to fast-moving payment threats with curated, weekly intelligence built for fraud teams.

Receive tailored updates that surface relevant payment ecosystem risks, such as phishing campaigns, mobile wallet fraud and high-risk e-commerce vulnerabilities. Designed for fraud analysts and non-cyber specialists, this curated feed delivers actionable intelligence and exclusive insights, Fraud teams can respond faster, coordinate with internal cybersecurity teams and stay aligned on emerging risks without needing deep technical expertise.

Payment Intelligence Reports

Empower teams with monthly strategic, expert-led reports and recommendations.

In-depth reports combine Mastercard's data with insights from beyond its network, offering a comprehensive view of activity across the payment ecosystem and deep fraud subject matter expertise. Reports highlight the most pressing fraud trends and risks, with actionable guidance that can be used across the enterprise. Fraud practitioners get access to executive-ready materials, including anonymized case studies, best practices and solution recommendations, to confidently report on threats and support cross-functional alignment.

Actionable, curated intelligence built for payments teams

Overcome siloes to fortify your defenses

Mastercard Threat Intelligence bridges gaps between fraud and cyber operations — creating a more connected and resilient response.

Achieve proactive, real-time fraud prevention

Powered by ongoing threat insights and automation, Mastercard Threat Intelligence alerts or acts on behalf of organizations so you can stay ahead of evolving threats.

Act with precision, powered by Mastercard's insights

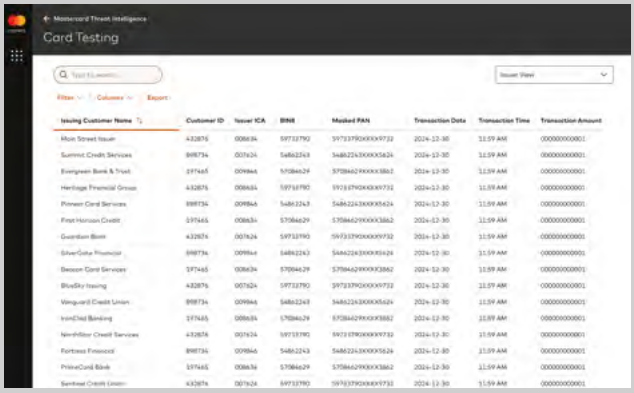
Get clarity on threat responses with intelligence built on Mastercard's global network data, unique visibility and decades of payments fraud expertise.

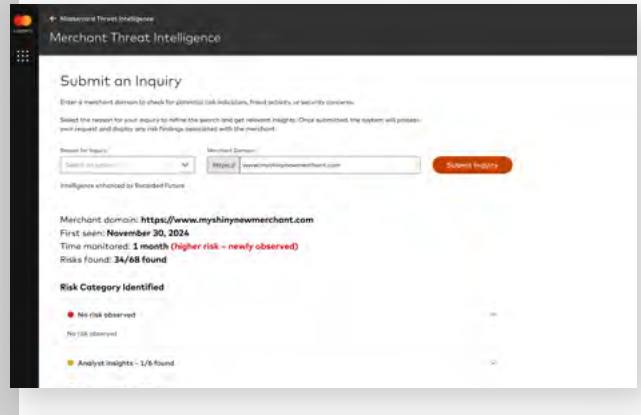
Extend your team without expanding it

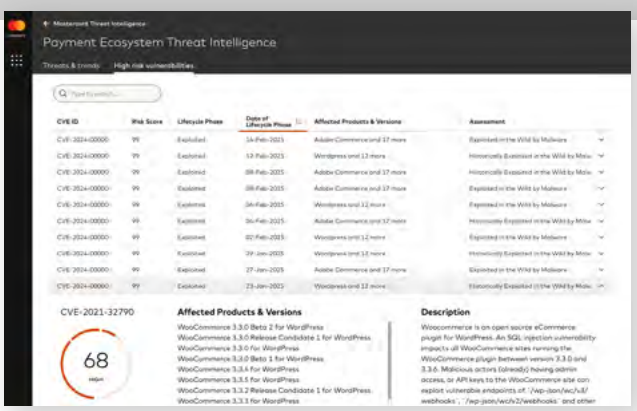
Scale your team with automation and expert insights, empowering faster responses with existing resources.

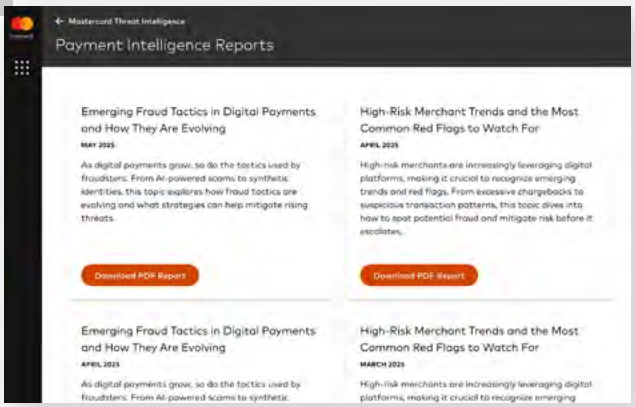
Easy access through Mastercard Connect®

Mastercard Threat Intelligence is provisioned through your existing Mastercard Connect® account — no additional setup required.









The data displayed in this screenshot is entirely fictitious and is provided solely for illustrative purposes.
Any resemblance to real persons, organizations, or actual data is purely coincidental.

For more information, please reach out to threat.intelligence@mastercard.com