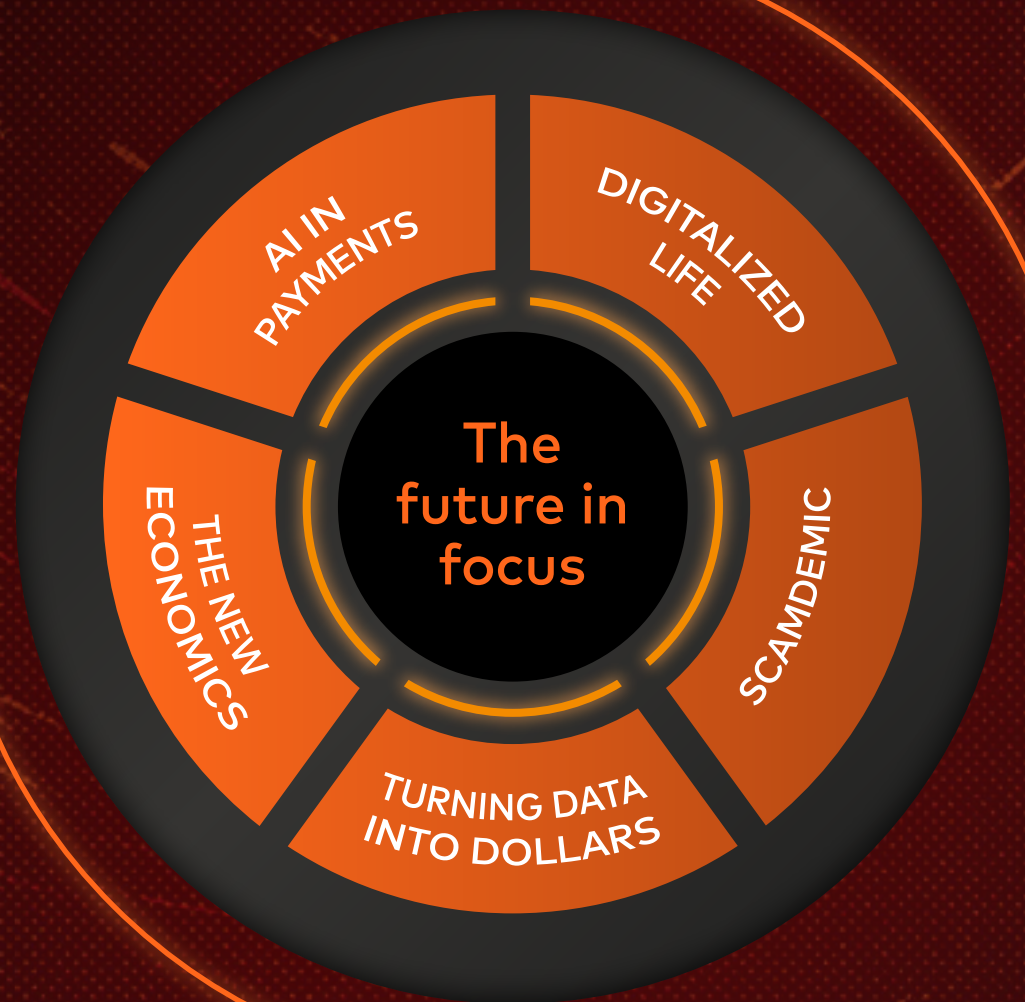
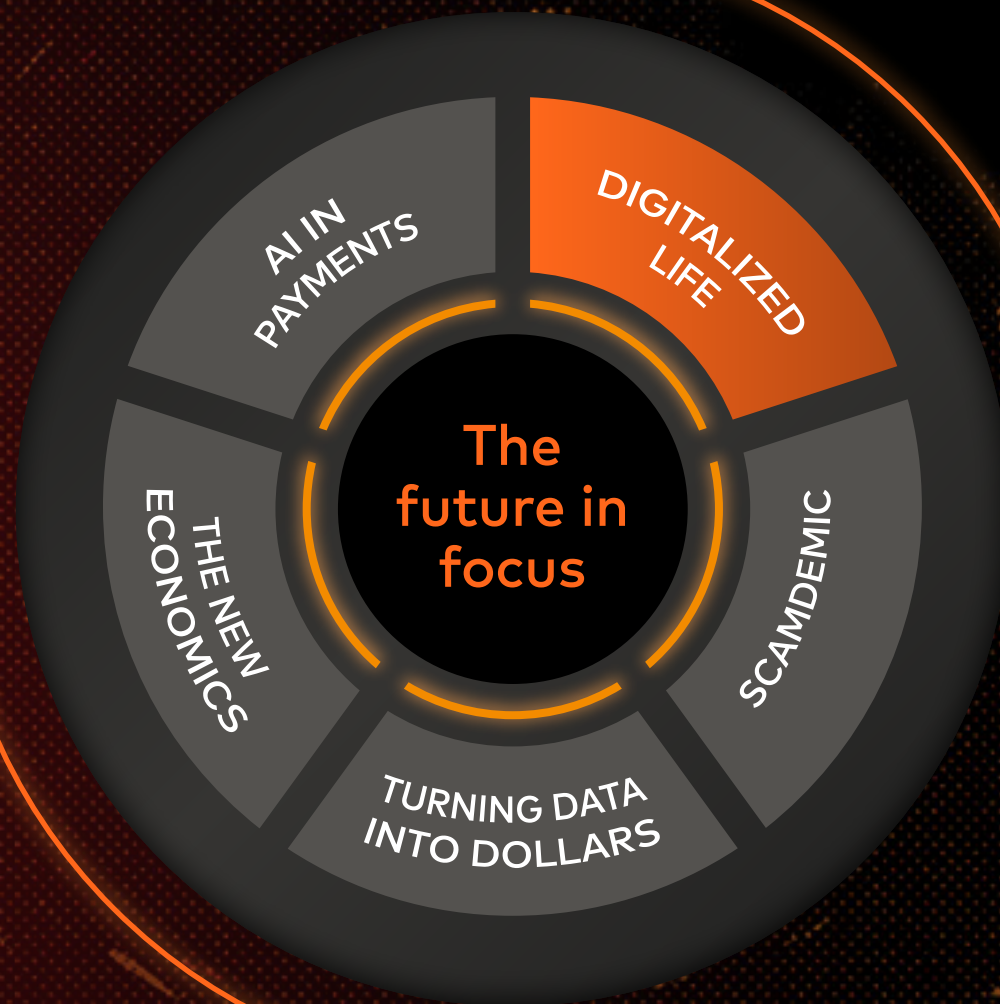


THE EVOLUTION OF PAYMENTS

5 trends shaping the future of payments and banking

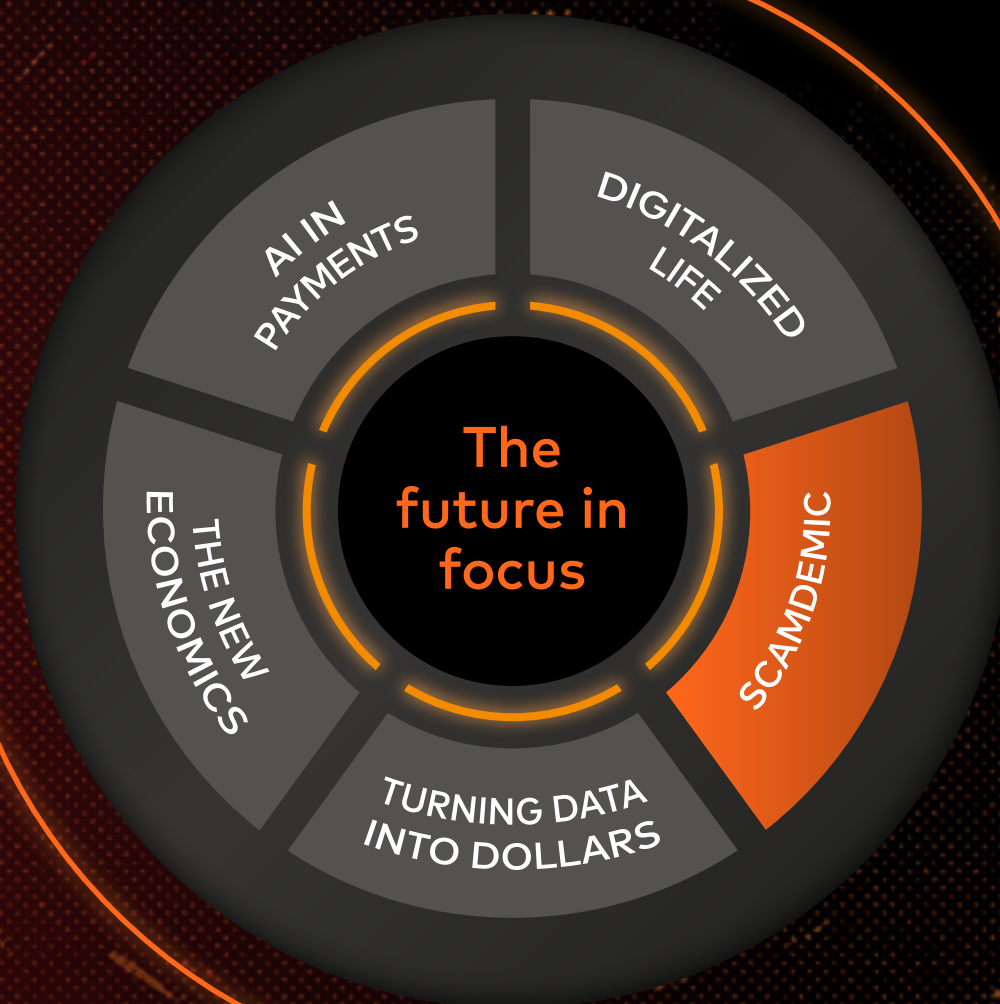
Simplifying commerce in a fast-evolving payment ecosystem





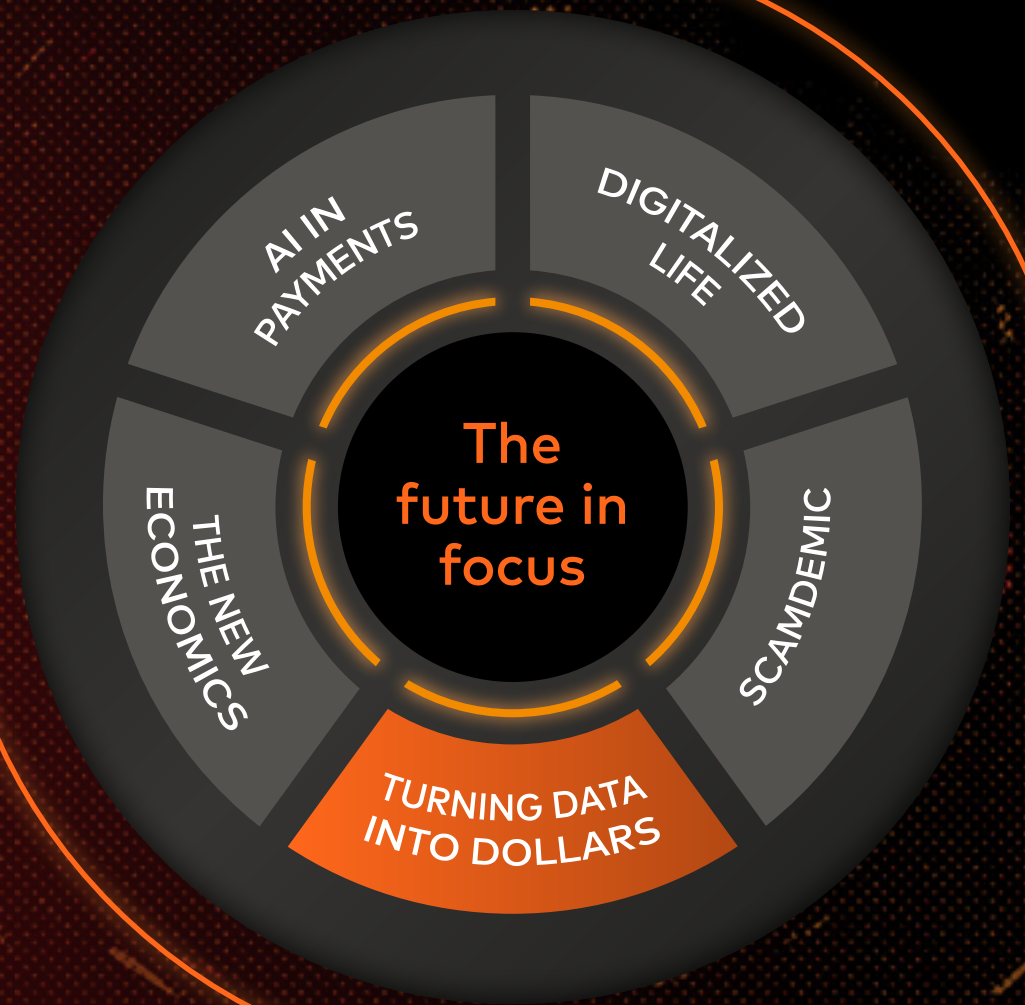
Payment Optimization Platform

- Tokenization
- Apple Pay, Google Pay, Samsung Pay
- Click to Pay
- Unified Token Service
- Payment Optimization Platform



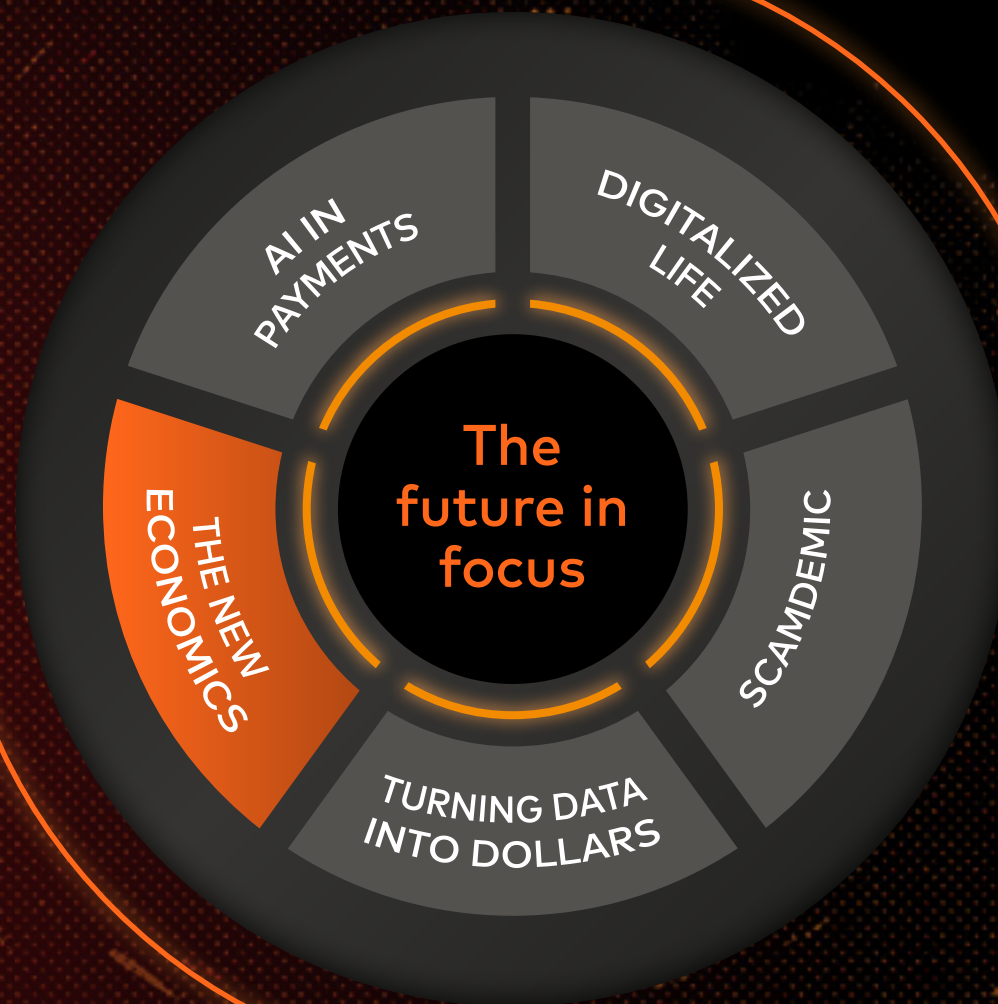
Mastercard Passkey Service

- 3DS
- Rule based Fraud monitoring
- AI & ML based Fraud tools (TRM)
- Standalone Risk Assessment (SRA)
- Merchant Monitoring (MM)
- Ethoca Alerts
- Passkeys



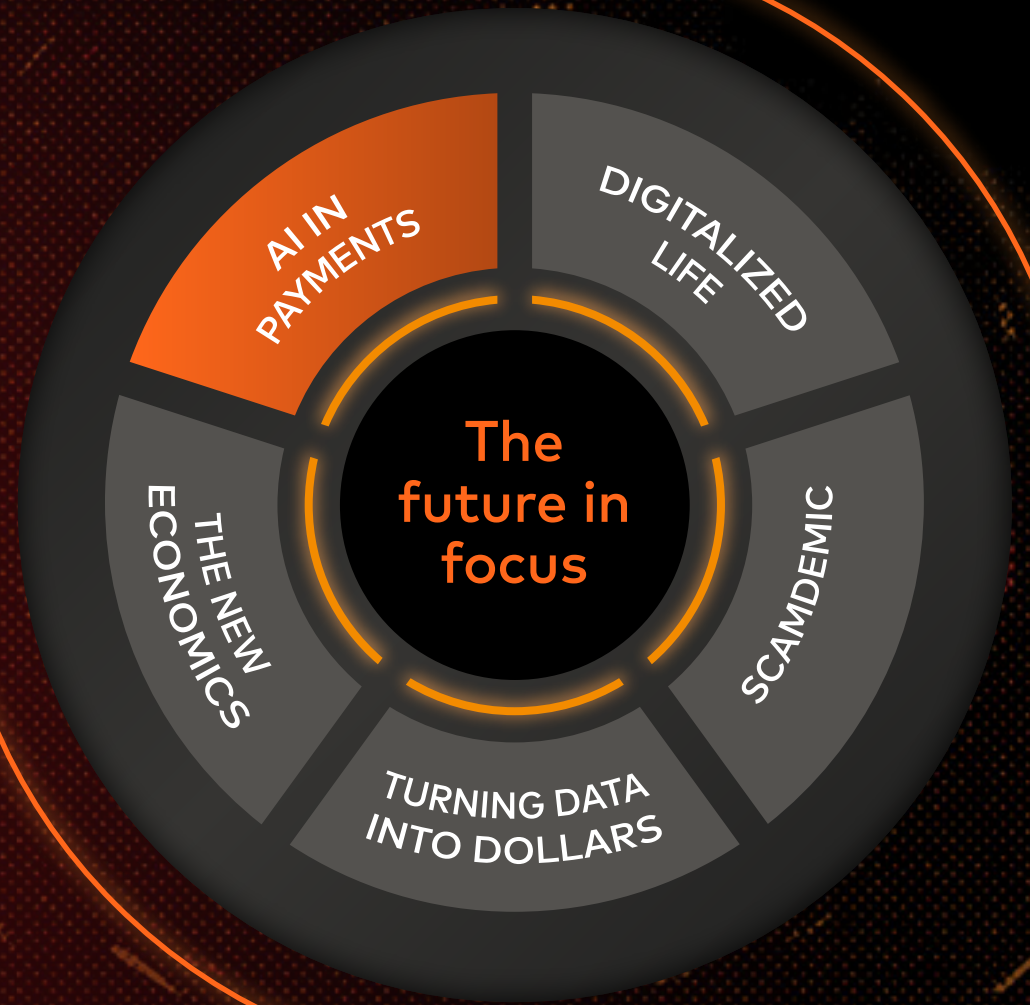
SME Lending

- Recon Reports
- Data & Insights Dashboard
- BNPL / Instalment solution
- Test & Learn
- SME Lending against receivables



Tourist Tap

- SME solutions, Cloud Commerce, Sound Box
- Omnichannel processing – retail and hospitality
- Vertical specialization – transit, B2B, airlines
- Domestic schemes and A2A – including MADA, MEEZA, PayPAK, Jaywan, Verve, MONO
- Moov – AFT, disbursements, payments
- Real time clearing
- Network Wallets Solutions
e.g. Tourist Tap



Mastercard Agent Pay

- AI fraud scoring
- Advanced analytics
- Stablecoins
- Orchestration
- Agentic Commerce