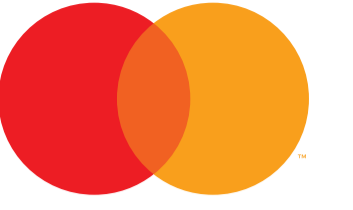
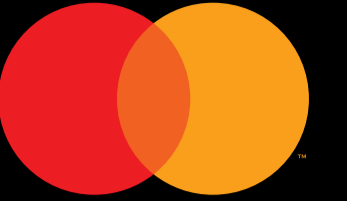


Asia Pacific Spotlight





Happy 2021 and soon-to-be Year of the Ox dear reader! Thank you for joining us again as we embark on a new year full of possibilities. With the **release of our Q4 and FY20 earnings**, we closed out 2020 on a positive trajectory, reflecting how our payments solutions, services and insights supported our customers and consumers as they navigated through the pandemic. Looking ahead, we remain focused on the innovations that will enrich the digital experience, strengthen security and trust, and enable choice through our multi-rail platform, topics that we explore in this issue.



TOP STORY



1 | **SME SUPPORT:**
Digital Transformation Made Easy

PAYMENTS EVOLUTION



2 | **DIGITAL COMMERCE:**
Here to Stay

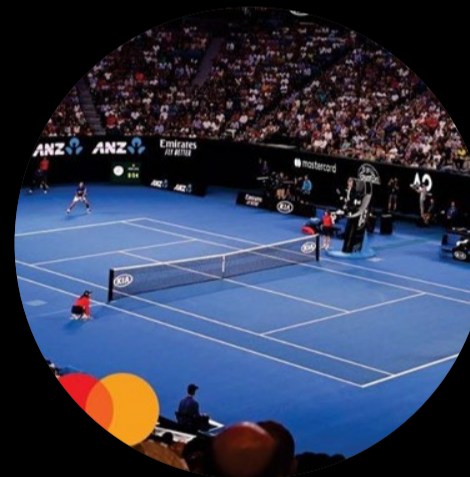


3 | **MEET ECOS:**
Enhanced Contactless Technology

AROUND APAC



4 | **COLLABORATING WITH COMPETITORS:**
The Changing Nature of Coopetition

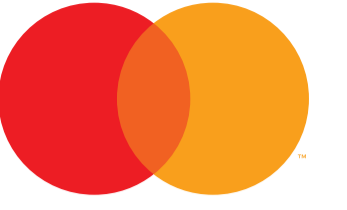


5 | **AO 21:**
Bringing You Closer to the Action



6 | **RETAIL BAROMETER:**
Asia Pacific Consumer Retail Barometer

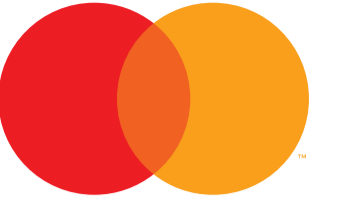
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SME Support: Digital Transformation Made Easy

As businesses rev up to bounce back post-pandemic, it's now more critical than ever that small businesses transform digitally. Mastercard's new [Digital Acceleration for Small Businesses microsite](#) is a one-stop shop full of free resources on digital transformation and cybersecurity, e-learning courses, tools and discounts to help SMEs to grow, revamp and protect their businesses.

[More on this →](#)



Digital Commerce is Here to Stay

As digital payments become a mainstay in the next normal, SMEs can overcome the sustained impacts of COVID-19 and earn customer loyalty by embracing ecommerce and touch-free transactions - without compromising on cybersecurity.

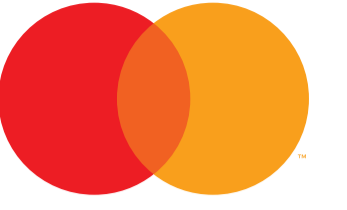
[Read more at CNBC India →](#)



Meet Ecos, Enhanced Contactless Technology

We're developing the next generation of touchless payments. As new technology like quantum computing is introduced, Eco specifications will ensure contactless transactions continue to deliver a high level of security, privacy and convenience for decades to come.

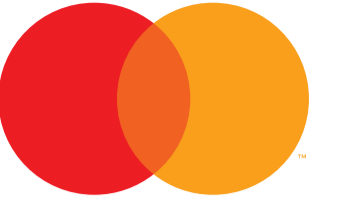
[Learn more →](#)



The Changing Nature of Coopetition

Collaborating with competitors – is it worth it? APAC CTO Gautam Aggarwal says technology is transforming how and why companies work together, and how competitors can make the most of it.

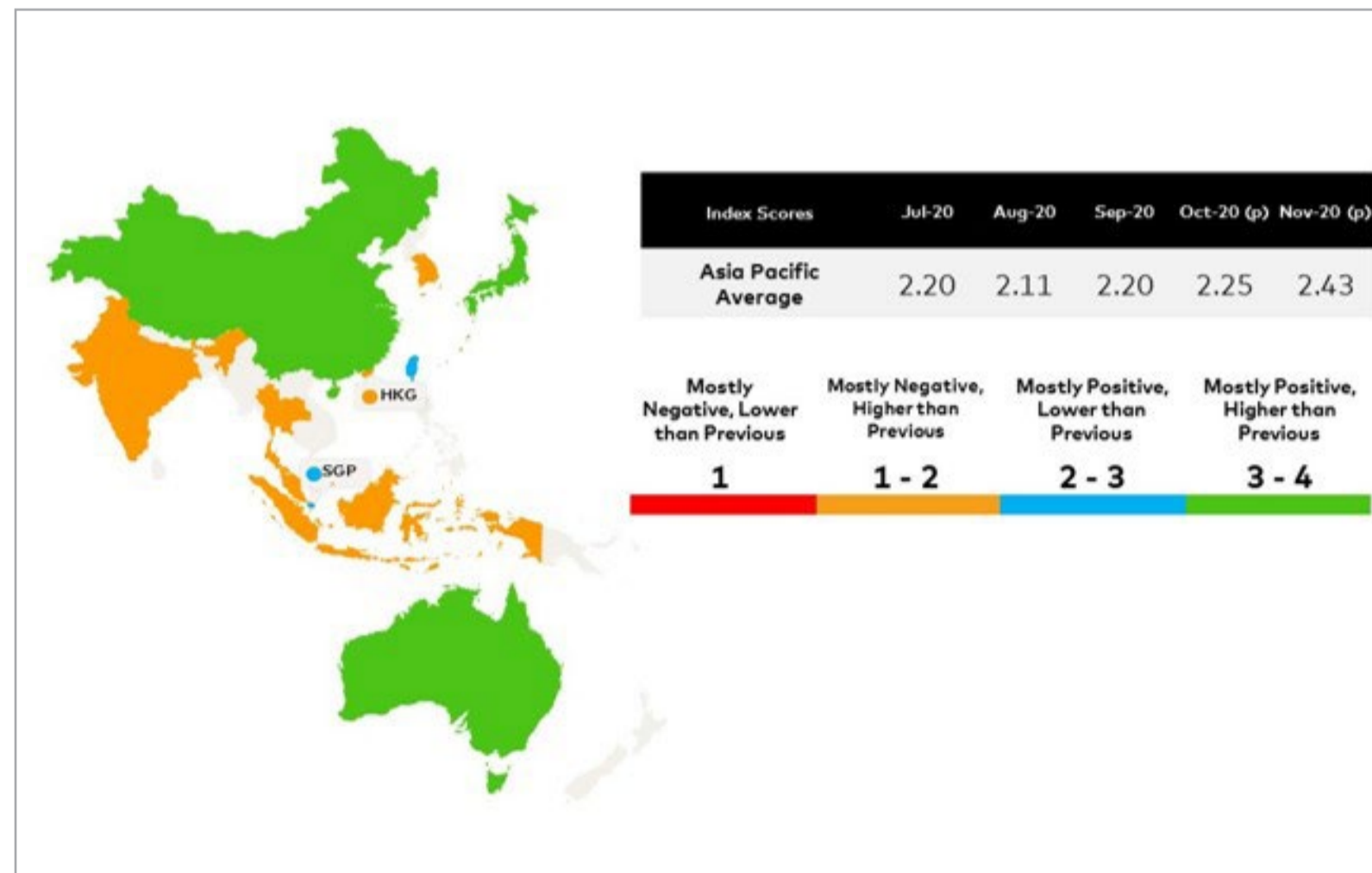
[More on this at Financial Times →](#)



AO 21: Bringing You Closer to the Action

As the official payment partner of the Australian Open, we're connecting fans to the AO experience like never before through a 180-degree live stream from Melbourne Park, behind-the-scenes access and Priceless Experiences.

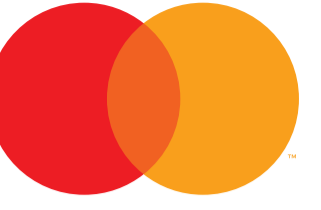
Take me to AO 2021 →



Asia Pacific Consumer Retail Barometer

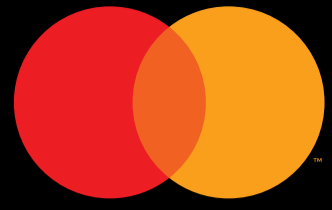
The AP regional average continued to climb in November 2020, reaching its highest point since December 2019, led by Mainland China, Australia and Japan, the most optimistic markets.

Download the report →

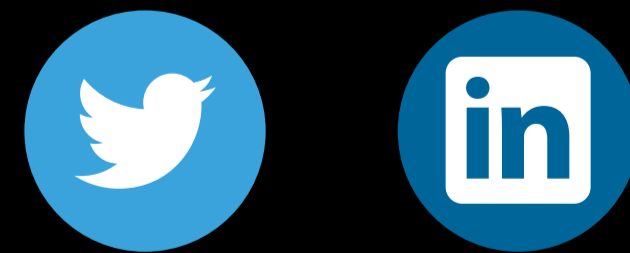


Wishing you good health and prosperity in the year ahead.

Happy Lunar New Year!



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