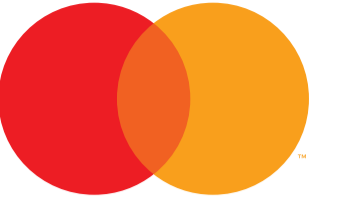
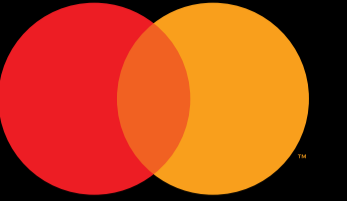


Asia Pacific Spotlight



We are now a few quarters into the pandemic. And while individuals, businesses and the world at large continue to face many challenges, we are also seeing a welcome acceleration of digital payments, as reflected this week in our [3Q20 earnings results](#). As COVID-19 reshapes our lives, consumers and merchants around the world are rapidly adopting digital as a way of life in a shift that looks set to become permanent even after the pandemic passes, [Mastercard research shows](#).

Read on to see how we're embracing this exciting future by partnering with a range of digital enablers to bring our multi-rail digital solutions to market, at speed and at scale, to give customers and consumers the choice that they want. And while the lines between business and leisure have undoubtedly blurred this year, we're celebrating the good things that have come from re-examining our perspectives on how we work, play and care for each other and our shared planet.



BUILDING TOMORROW TODAY



1 | **FOR CENTRAL BANKS:**
**Simulating CBDC
Ecosystems**



2 | **FOR COMPANIES:**
**With Open
Banking, Nice Guys
Will Finish First**



3 | **FOR CONSUMERS:**
**Biometric Cards
Are Coming To Asia**

FUTURE OF WORK, PLAY & THE PLANET



4 | **ASK HR:**
**How We're
Reimagining
Our Workplace**



5 | **LEAGUE OF
LEGENDS®:**
**10th Anniversary
Blowout**

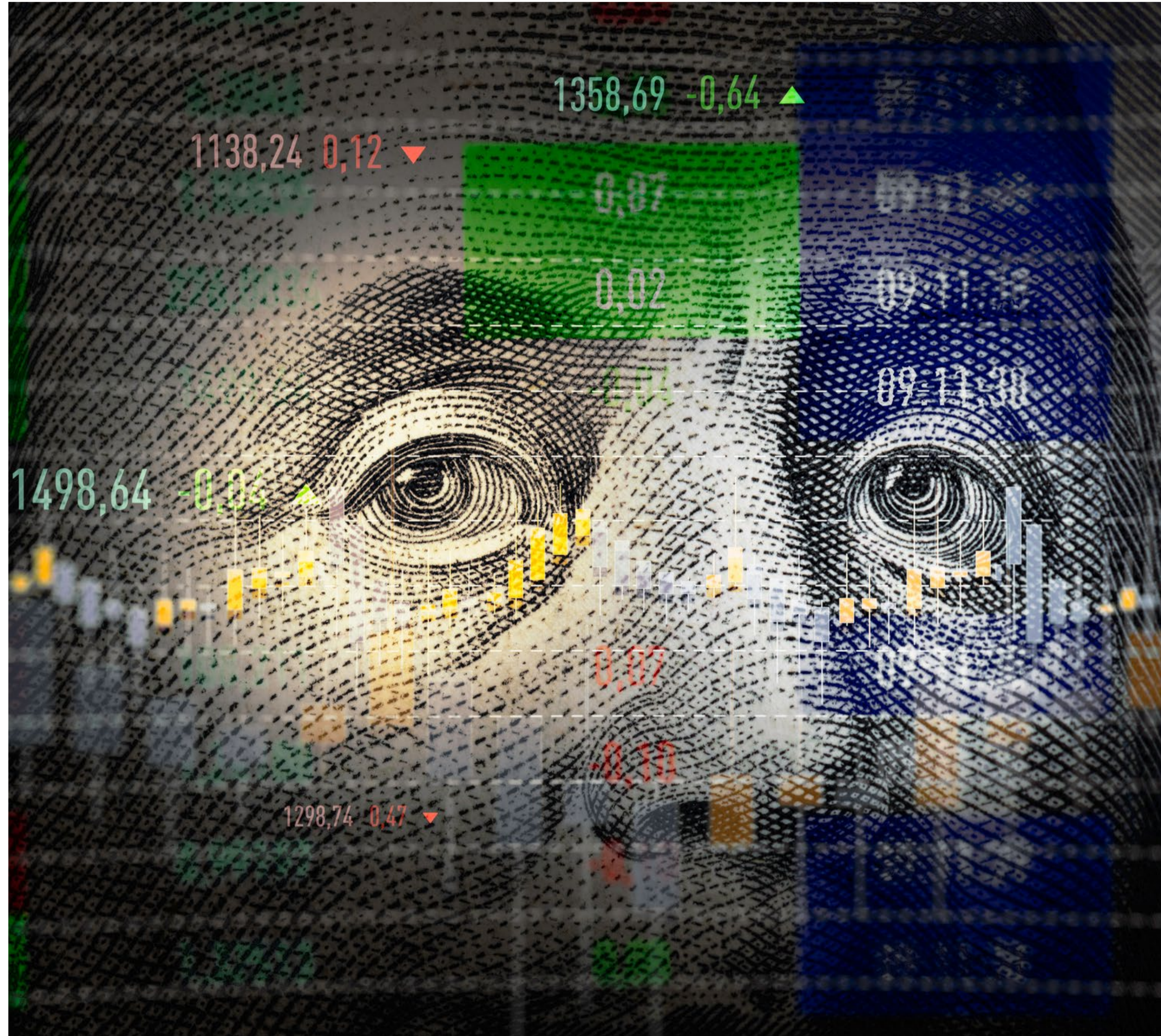
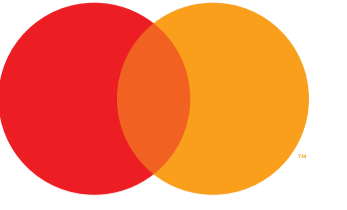


6 | **7.8 BILLION PEOPLE:**
**Just 1
#PricelessPlanet**



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

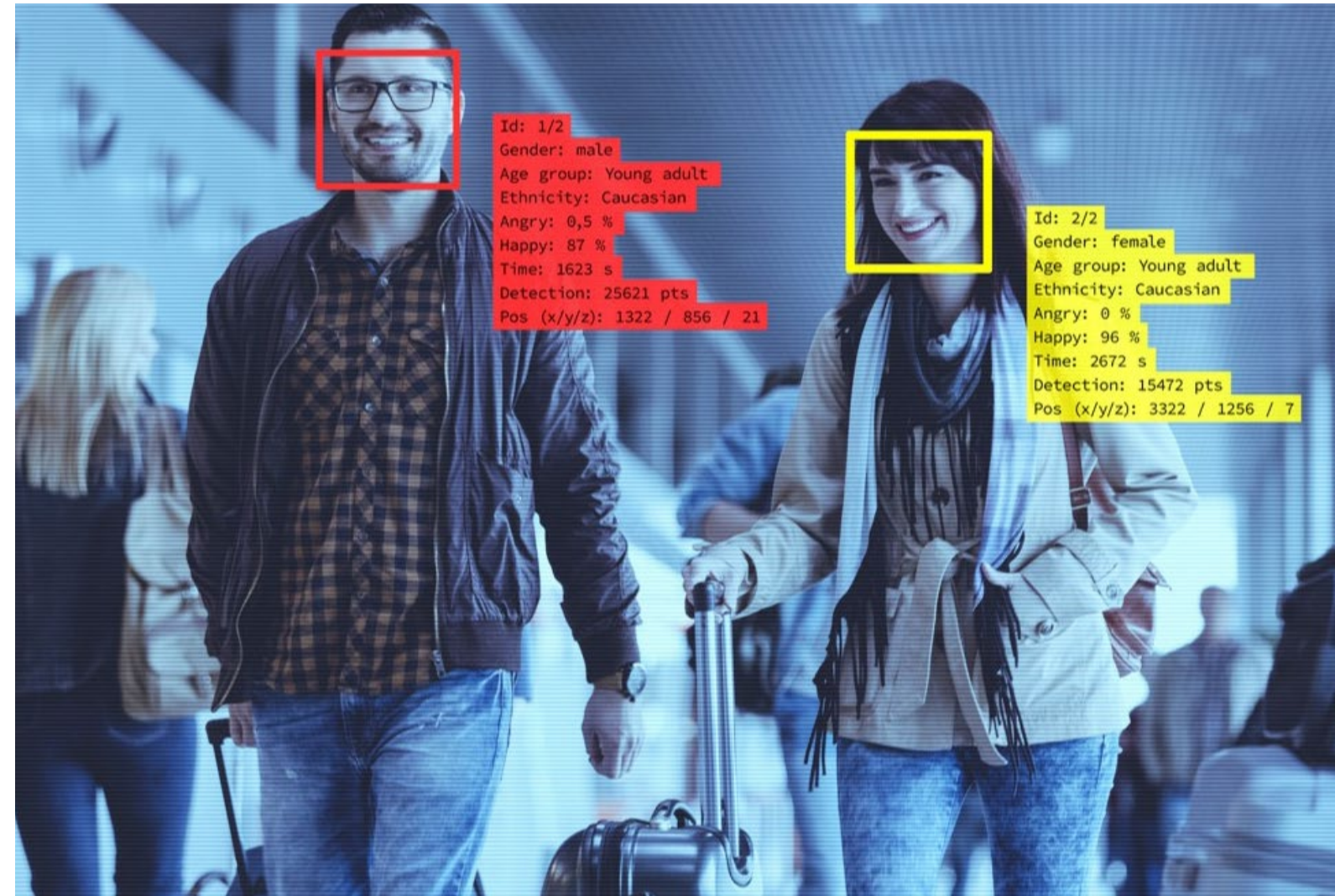
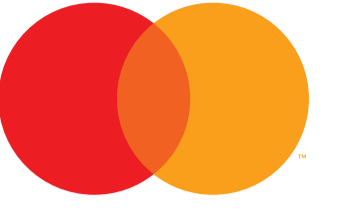
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For Central Banks: Simulating CBDC Ecosystems

As the global economy races to embrace digital payments, Mastercard has launched a virtual testing platform for Central Bank Digital Currencies (CBDCs) that allows central banks, commercial banks, and tech and advisory firms to evaluate use cases, test roll-out strategies and evaluate the suitability of CBDCs in a country or region.

More on this →



For Companies: With Open Banking, Nice Guys Will Finish First

Open banking can turn tedious processes into delightful transactions – as long as users share their data. The catch? Companies' data privacy practices aren't always up to scratch. As open banking takes off, businesses that ethically manage consumer data will see the greatest returns.

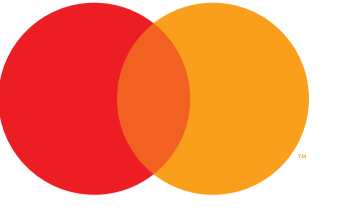
[More on this →](#)



For Consumers: Biometric Cards Are Coming To Asia

PIN numbers and signatures will soon be a thing of the past. Mastercard has teamed up with augmented identity firm IDEMIA and Singapore-based fintech MatchMove to pilot our first biometric card in Asia that uses a fingerprint to authorize safe, secure contactless transactions at in-store payment terminals.

[More on this →](#)



Ask HR: How We're Reimagining Our Workplace

The pandemic has forced every organization to adapt and restructure at a lightning-fast pace. At Mastercard, we started thinking years ago about what the future of work means for our business, industry and society. APAC Head of HR Amanda Gervay shares some of our conclusions and how we've transitioned our learning and development programs to suit the virtual world.

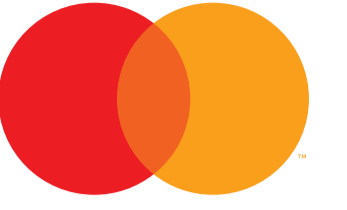
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League of Legends®: 10th Anniversary Blowout

Calling esports fans, [tune in live on Oct 31](#) to celebrate the World Championship Finals in Shanghai, where the unforgettable Opening Ceremony will be presented by Mastercard, the first global sponsor of League of Legends. To bring fans closer to the game, we're debuting a series of [Digital Priceless Experiences](#) featuring pro players, streamers and on-air talent, as well as a capsule collection.

[More on this →](#)



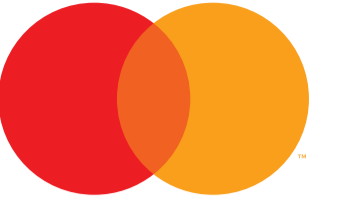
Climate change is a huge challenge facing our planet



7.8 Billion People: Just 1 #PricelessPlanet

The Priceless Planet Coalition is expanding. We're welcoming 30+ new corporate partners worldwide, and an esteemed Advisory Committee of environmental and climate science experts to help us tackle climate change and restore damaged ecosystems. Together, we'll plant 100 million trees over five years. Join us!

[More on this →](#)



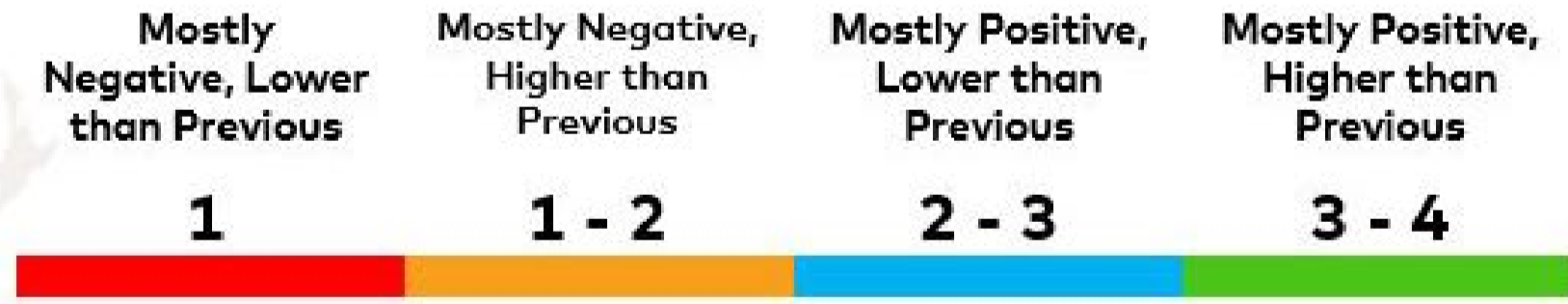
Asia Pacific Consumer Retail Barometer



Index Scores	Apr-20	May-20	Jun-20	Jul-20 (p)	Aug-20 (p)
Asia Pacific Average	1.34	1.89	2.18	2.11	2.00

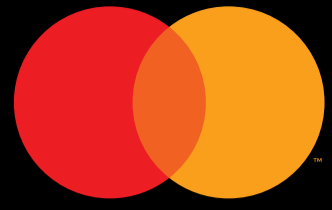
This graphic illustrates the aggregate score of the 4 metrics detailed below.

(p) – preliminary data

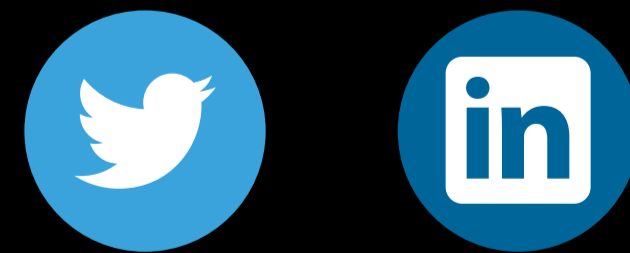


Regional Snapshot:
The Asia Pacific average dampened slightly in August due to slips in consumer confidence and retail business sentiment. On average, mainland China and Chinese Taipei were the most positive markets across most metrics.

[Download Report →](#)



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