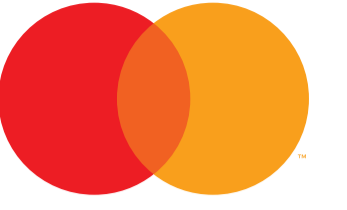


Asia Pacific Spotlight



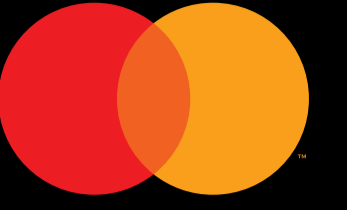
A WARM WELCOME



As 2020 washes away, it's incredible to reflect on the ups and downs of the past 12 months. The way the world works, shops, socializes and interacts, changed almost overnight. In this issue, we revisit our week at the Singapore Fintech Festival which reminded us all of how we, as a payments community, accelerated innovation and digital payments on an inconceivable scale and how the payments industry will continue to play a critical role in the global recovery from COVID-19, and keep commerce flowing.

Looking ahead, we're celebrating the green shoots of recovery that give us great cause for optimism as we head into 2021. We look forward to reconnecting with you in the new year to continue our journey to create a more inclusive, connected, sustainable and decent future for everyone. Until then, we wish you and your families good health, a restful and peaceful holiday season ahead, and a joyous new year!

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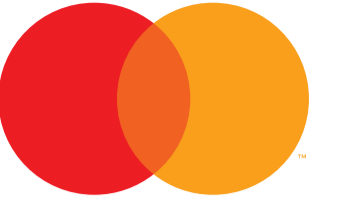


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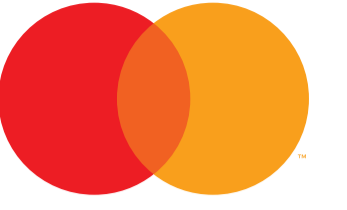
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SFF: It's a Wrap!

During an action-packed five days at the Singapore Fintech Festival, we connected with partners and innovators around the world on areas that unify us and demand our attention – small businesses, cybersecurity, smart cities, financial inclusion and more. The spirit of collaboration, resilience and innovation left us certain that our global community will emerge stronger on the other side. Check out [the highlights reel](#).

Watch MastercardxSFF replays on demand →



The Pandemic and Digital Lifestyles

Asia Pacific Co-President Ling Hai describes how COVID-19 has reshaped the business landscape, exacerbated economic inequalities, and what Mastercard is doing to drive greater financial inclusion.

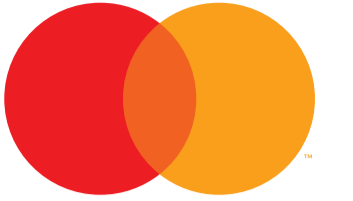
Watch now on BBC →



Unlocking Pent-Up Demand in 2021

Asia Pacific Co-President Ari Sarker discusses the outlook for the global economy, consumption trends we're seeing in the Asia Pacific region and how we're bringing small businesses into the digital economy.

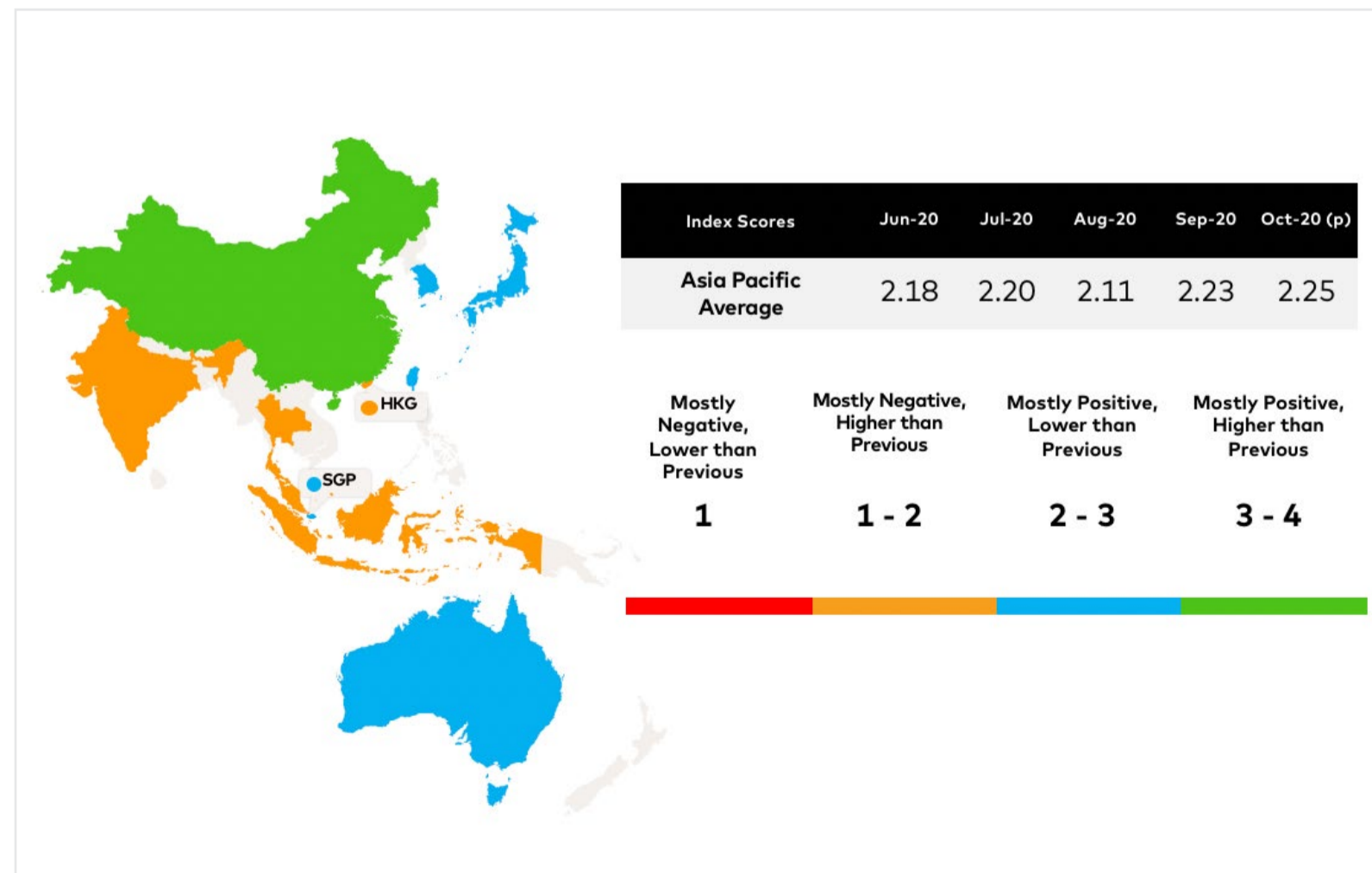
Watch now on Bloomberg →



Mastercard Economics Institute: 2021 Outlook

APAC & MEA Chief Economist shares our **"Economy 2021" report**, trends that will outlast the pandemic, and expectations of pent-up demand in travel and hospitality.

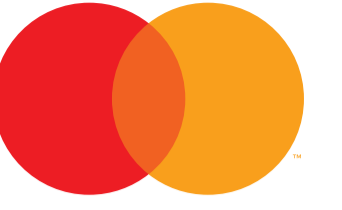
Watch now on CNBC →



Asia Pacific Consumer Retail Barometer

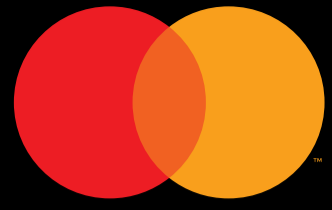
Consumer retail trends and sentiment across the Asia Pacific region largely held steady in October, with only a very slight uptick seen versus the previous month.

Download the report →

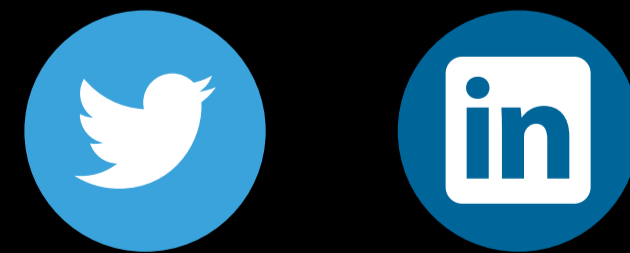


May joy and laughter fill your hearts this holiday.

Merry Christmas and Happy New Year!



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