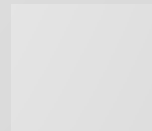


## Digital Payments

Luděk Slouka  
Central & Eastern Europe Product Manager  
MasterCard Digital Payments & Labs



# Industry Trends

...and creating new shopping experiences for customers.



Virtual Store



Showrooming



Connected devices



Mobile POS terminal



Omni channel shopping



Buying in aisle



Biometry



Location-based app & offers



Wearables

# Digital Payments – how does it fit together?

Digitize cards...into mobile devices



...for Payments



In Store

Digital payment

VAS



Mobile  
NFC



QR-code

BUY WITH  
MasterPass



In-App

BUY WITH  
MasterPass

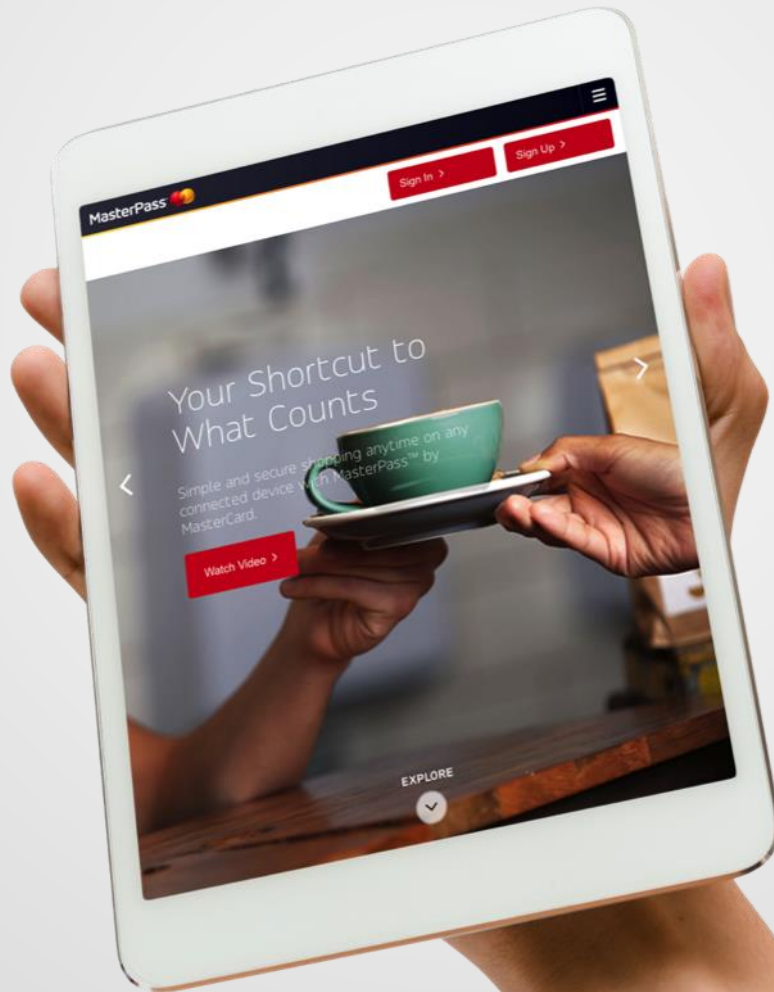


Browser e-comm

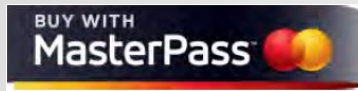
BUY WITH  
MasterPass



Bill payments,  
mobile top-up, P2P,



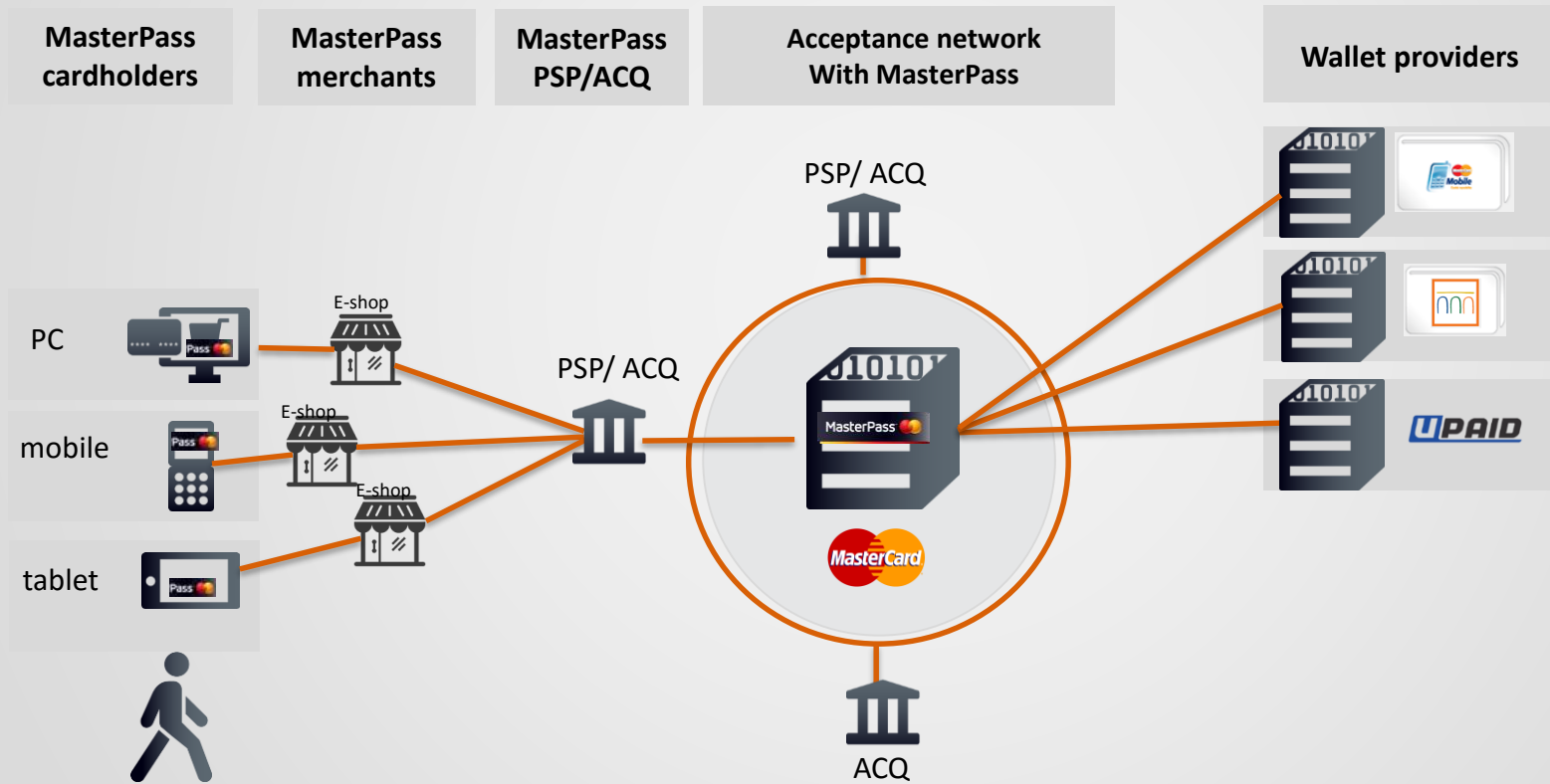
# Why MasterPass?



**SPEED**  
**SECURITY**  
**SIMPLICITY**



# MasterPass – high level view





**SPEED**  
**SECURITY**  
**SIMPLICITY**

connox

### Shopping cart

Janet Glas - hot'n cool Fumler XL (2 pcs special offer) 27% 819-2209 € 275 € 1 895 €

Item no. 128525  
ON STOCK  
X Remove

Shipping Dtl  
Shipping duration: 1-2 working days

Calculate shipping costs for 3,95 €  
Country: Deutschland

Express checkout with  
MasterPass

Total: 13,90 €

Remove shipping Checkout

Data protection / Location / General terms and conditions / Legal notice

Hotline +49 (0)113 302311-0

Video

ScreenCast-O-Matic.com



# MasterPass use-cases

In front of TV



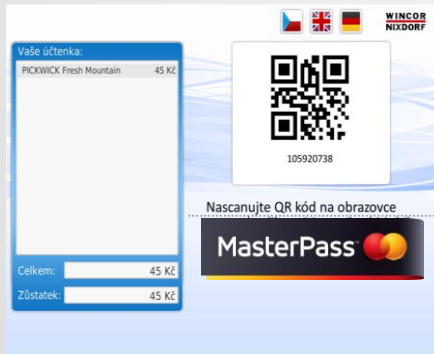
At petrol stations



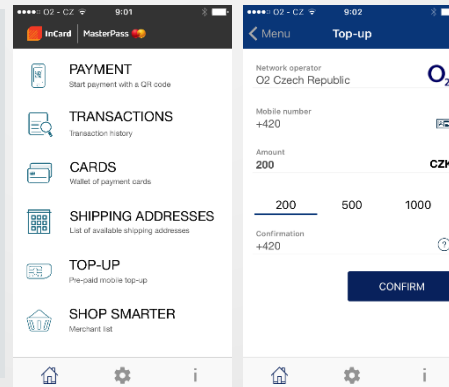
At public transport



SCO payments



Prepaid mobile top up



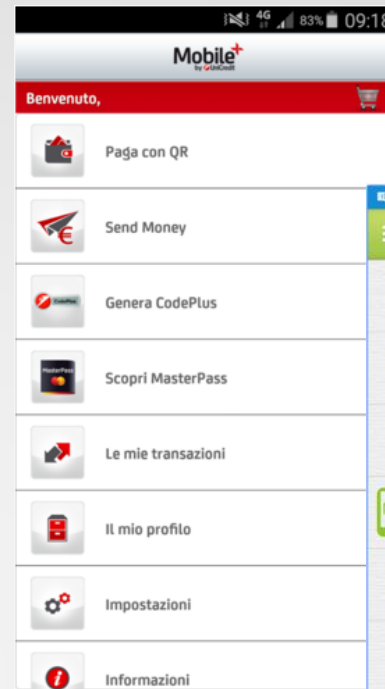
At sport stadium





# MasterPass in Digital Wallet

1. New use-case = **reason to come back and use**
2. Simple payment = **conversion rate**
3. Place to communicate = **cross-sell**

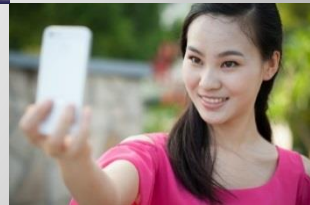


# Change of Consumer Authentication Process



*what you know*

what you have  
& who you are



# MasterCard Introducing Identity Check

-Simplifying the Consumer Authentication Process



Biometric Viability Test

Sum '14

External Consumer Biometric Trials

Aug '15

External Consumer Biometric Trials

Sep '15

External Commercial Biometric Trial

Q1 '16

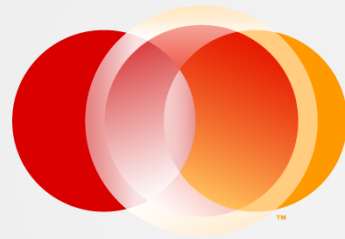
Biometric Authentication Launch

Q2 '16

- 00's of cardholders in the **Netherlands and US** began using biometric-enabled payments
- identity verification at the cardholder's **fingertips or face recognition** using biometric technologies

# MasterCard Identity check Mobile Biometrics Service





**MasterCard**