




Mastercard
Tokenization Services
& Click to Pay &
Transaction Identity Insights

High conversion through
Customer Convenience



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Mastercard
Tokenization Services
& Click to Pay


Power your digital strategy
with security, reliability, and
best-in-class technology

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INTRODUCTION

Adjusting to evolving consumer behavior is crucial and continues to be the primary focus of the payments industry.

- Consumer behavior shifting from physical shopping to online ordering, primarily in apps
- Shift from traditional media consumption to online media consumption, with influencers creating the most credible content for many consumers
- Digital giants and marketplaces are the first stop for product search in many categories, setting the standard for customer experience and trust
- The world of multiple crises is leading to higher customer expectations for ESG standards and more conscious spending (environment, ethics, responsible spending).



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CONSUMER LANDSCAPE

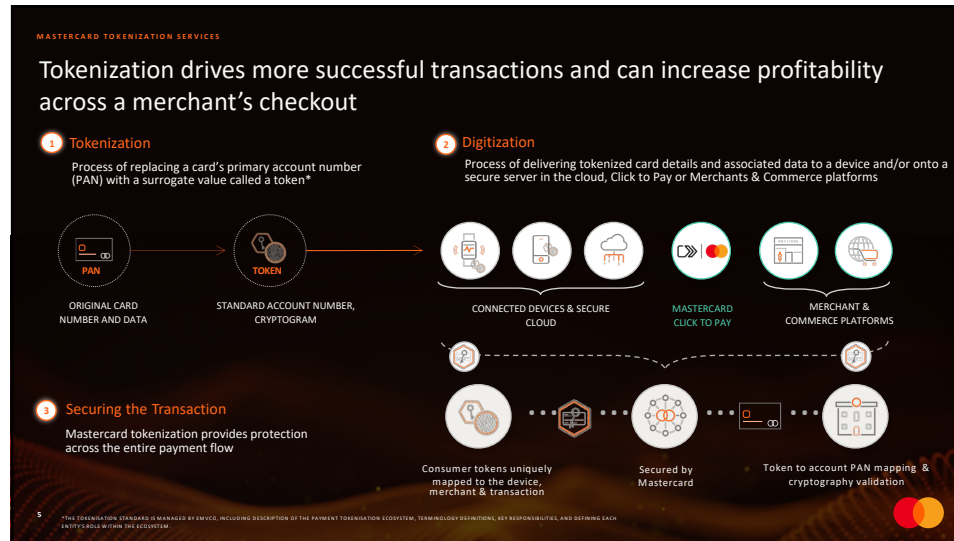
Consumers expect digital payments to be secure with a seamless user experience, regardless of how they shop: in-store or online

Consumers are concerned about **safety & security** but don't want to trade off **convenience**.

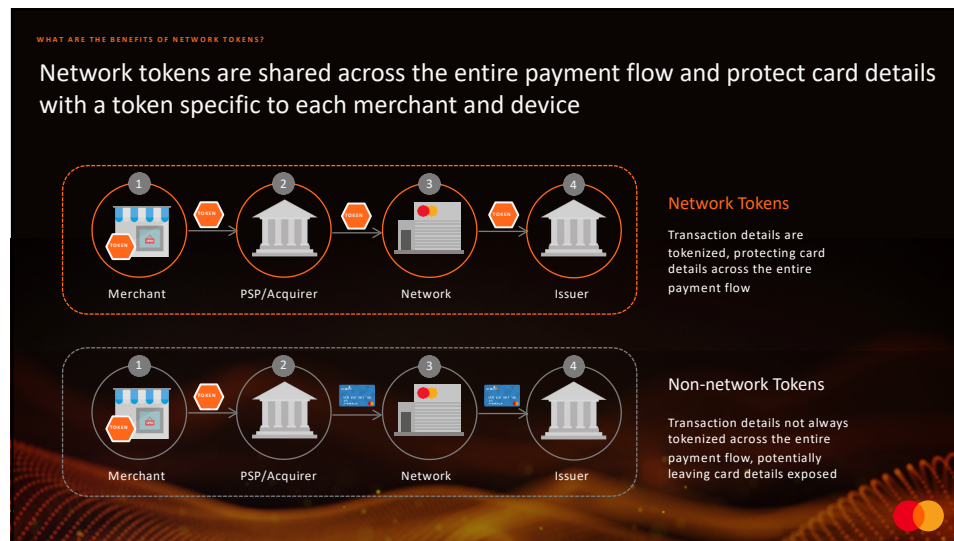
<p>43%</p> <p>of guest checkout users would prefer a convenient one-click experience¹</p>	<p>55%</p> <p>of shoppers will abandon if they have to re-enter their credit card or shipping information²</p>	<p>76%</p> <p>of consumers like to have as much payment choice as possible³</p>
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HOW DOES CLICK TO PAY WORK? Exemplary - Recognized User Flow

Mastercard Click to Pay delivers an online checkout option that balances intelligent security with password-free convenience

- Returning user recognized by mobile and presented with default card from profile
Consumer can select a different saved card or add more cards
- Reviews payment
Card and personal details are automatically filled in and details are tokenized for added security
- Confirms summary order
- Bank authenticates transaction using Mastercard Identity Check
Consumer completes checkout with no additional clicks, passwords or data entry
- Order is complete!

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CLICK TO PAY DEEP-DIVE | ACCEPTANCE OVERVIEW Exemplary - Non Binding

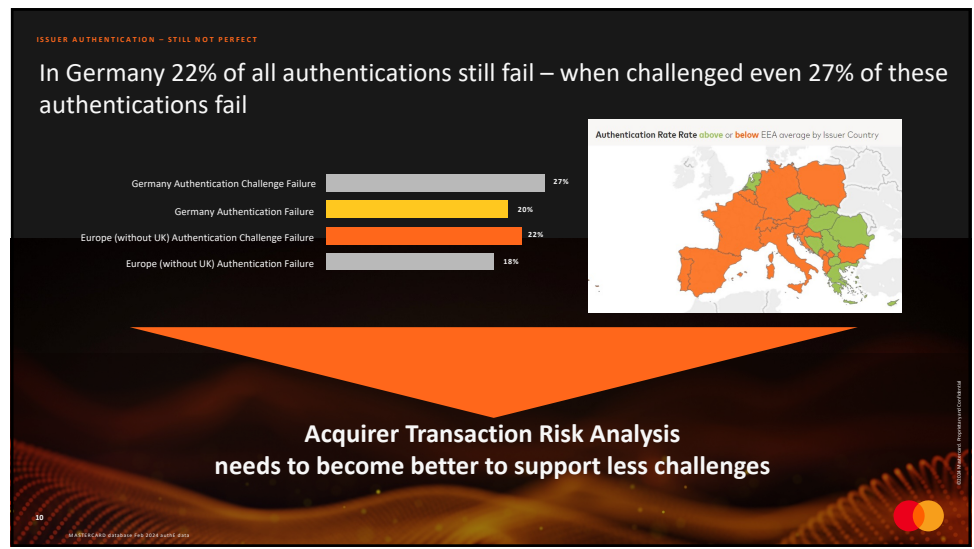
Numerous PSPs and Acquirers are in the process of implementing C2P, with some already live and beginning to onboard major merchants.

Category	Companies
LIVE	adyen, Computop, wallee, GE, datatrans, Mastercard, SATURN, MARRIOTT, QATAR, lastminute.com, SWAROVSKI
IMPLEMENTATION	unzer, Klarna, WORLDLINE, betterpayment, fiserv, Expedia, TICKETS, norwegian, BOBIK, Emirates
PREPARATION	concardis, PAGATO, paymenttools, CASH, Koford, JUST EAT

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TRA with Transaction Identity Insights (TII) API

Increase approval, reduce digital fraud, and improve the consumer experience

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TRANSACTION IDENTITY INSIGHTS API | SOLUTION OVERVIEW

TII delivers individual and device insights in a single API payload that reduces risk and increases business success by offering a complete perspective on any transaction.

Who

Individual Insights:
Derived from metadata based on five core identity attributes against billions of identity and digital interactions

What

Device Insights:
Offers insight into the given device and associated risks that were used in the transaction

How

Payment Insights:
Global authentication data to better understand associated risks with payment methods used

IN PRODUCTION IN Q4 2024

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FEATURES

Understand WHO is behind the transaction

Individual Insights provide 5 key elements from our identity engine to determine:

- Does this email belong to a person?
- Is the billing address valid?
- What type of phone carrier do they use?
- When was the email first used?



Name



E-Mail



Phone



IP



Address

Intelligent identity elements to get you answers you need

Identity Risk Score: How risky is this transaction?
Output 0-500

Network Score: How are the data elements being used?
Output 0-1

IP Risk Score: Does this IP address indicate risk?
Output 0-1

Key benefits

- Leverage all 3 risk scores to help determine the likelihood of a fraudulent transaction
- Provide a fast and trusted experience to improve retention, boost customer lifetime value and increase sales.

Differentiator

- 7+ billion identity elements, 11+ billion transactions including authentication data in the Identity Engine
- Globally sourced data, with advanced machine learning capabilities to identify pattern-based insights
- Dynamic global data to ensure you authenticate more legitimate transactions and prevent fraudulent transactions from getting to the issuer.




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FEATURES


Determine the WHAT device was used behind the transaction

Device Insights to understand more about what device was used for the transaction:


- Is this a known device, or is it historically associated with fraud?
- Is the IP location suspicious looking?
- Do these attributes represent a legitimate device?



IP



User Agent



Recommended attributes

Questioning your device intelligence

Device Reputation

Risk Score: Has this device been associated with fraud before?
Output 0-5

Trust Score: Are the device settings authentic?
Output 0-5

Device Info & Insights:


- Are we seeing high velocity or automation (i.e.: multiple continuous attempts to purchase)?
- Are these data insights suspicious (location, device type)?

Key benefits

- Real-time, dynamic data help to clearly identify if a device being used is fraudulent or not
- Provides a UDID (Unique Device identifier) to identify devices
- Strong device signals in and light weight, easy to implement API, not SDK

Differentiator

- Authentication data as part of the device consortium data



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FEATURES

Payment Insights

Provides a clear view into what issuers see at authorization for Mastercard-branded and processed transactions.

See into and improve decisions with multiple data points:


Digital Transaction Insight Score
Score that evaluates the risk behind the actual payment transaction from Mastercard Decision Engine utilising MCs rich data and AI models

Questioning the payment

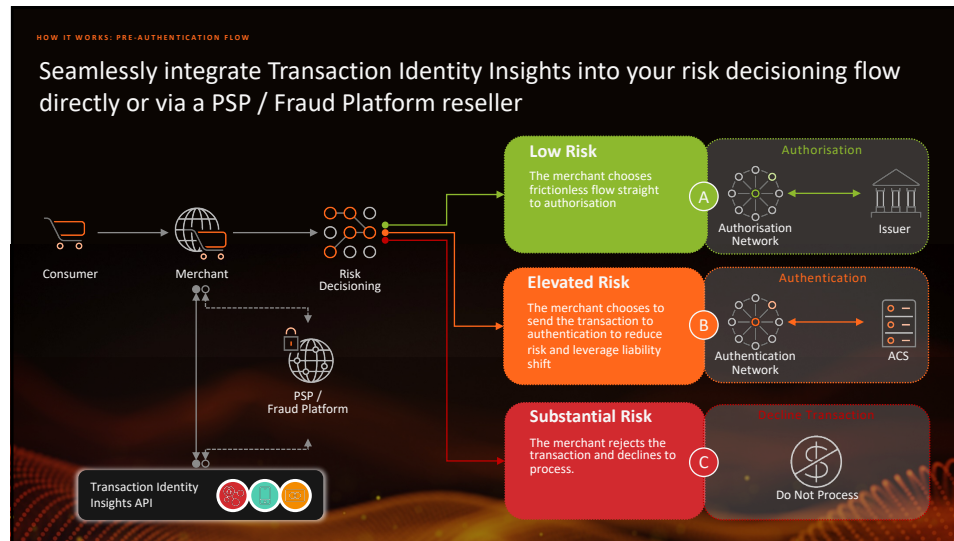
- Is this a suspicious payment activity?
- Have we seen these payments before?
- PAN associated with fraud?
- New PAN?

Key benefits

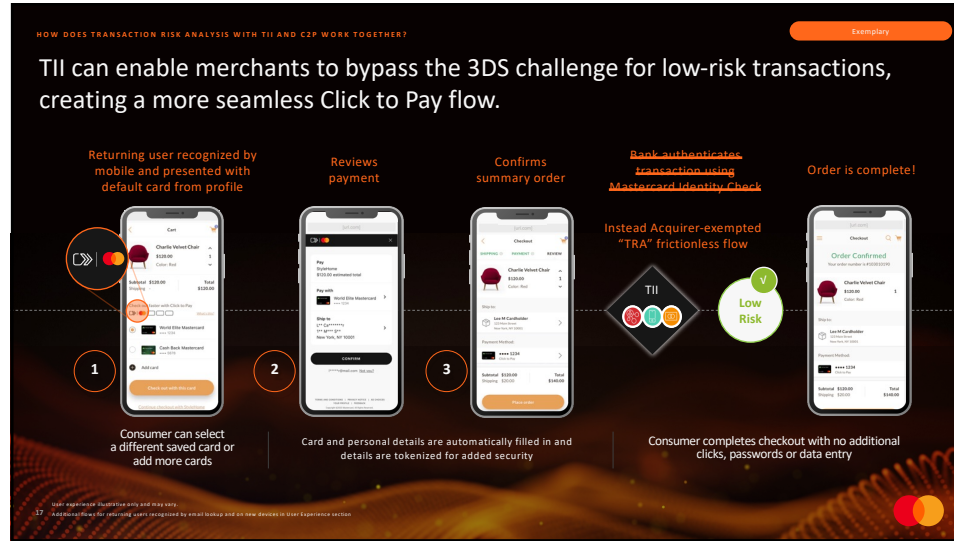
- The risk score evaluates all accessible and former 3DS data and provides you with a valuable risk score prior to payment initiation



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