



# Mastercard Digital Identity



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December 15, 2021

# Identitas



# Trust

The growing number of digital interactions erode trust due to the dehumanization of relationships at scale.

Digital identity verification builds trust by closing the digital gap.

*"A confident relationship  
with the unknown."*

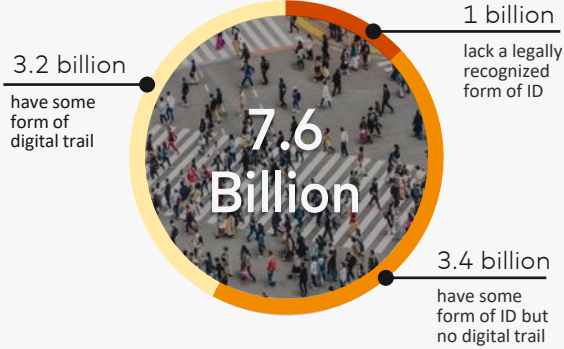
— Rachel Botsman, author of *Who Can You Trust?*

# Digital identity will have a direct impact on our ability to grow the global economy



↑ 13%

GDP could increase up to 13% by 2030 in countries implementing digital identity<sup>1\*</sup>



58%

More than half of the world's population does not have a digital identity and may not be able to participate in the digital economy<sup>1</sup>



↓ 90%

Organizations could reduce customer onboarding costs by 90% with digital identity<sup>1</sup>

1. McKinsey Global Institute, *Digital identification: A key to inclusive growth*, April 2019.

\*Based on Brazil, China, Ethiopia, India, Nigeria, the United Kingdom, and the United States.





## → 2025

In the future, digital identity will be intrinsic to digital interactions. We are building new rails for the next wave of **innovative Mastercard digital services**, where trust is essential.

## Trends accelerating the need for digital identity



User expectations for simple, secure, private interactions



Rising data security and privacy standards



Urbanization and government efforts to readily digitize services



Connected devices and growth in volume and complexity of data



New cybersecurity drivers and AI opportunities to leverage



Open banking and open data spurring greater competition



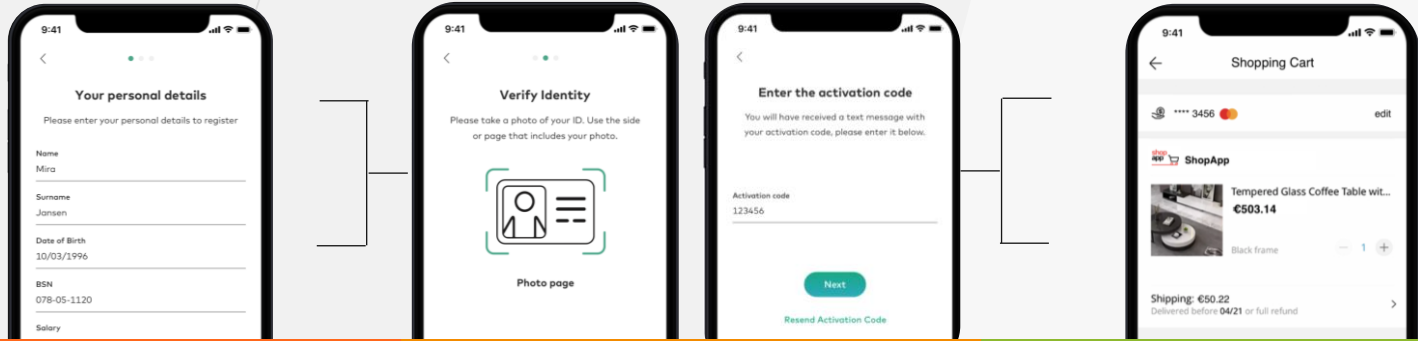
Accelerating digital commerce growth



User-centric, distributed systems



The industry is challenged with a dynamic set of vulnerabilities which are often solved by adding friction for consumers



Account Opening

Account Access/Modification

Transaction

Synthetic Identity

Account Takeover

Payments Fraud

One-Time Passwords, Complex Static Passwords,  
Security Questions, Captcha, Document Uploads, Paper Verification



Threat



Friction





Identity is the foundation to establish trust in a thriving digital economy

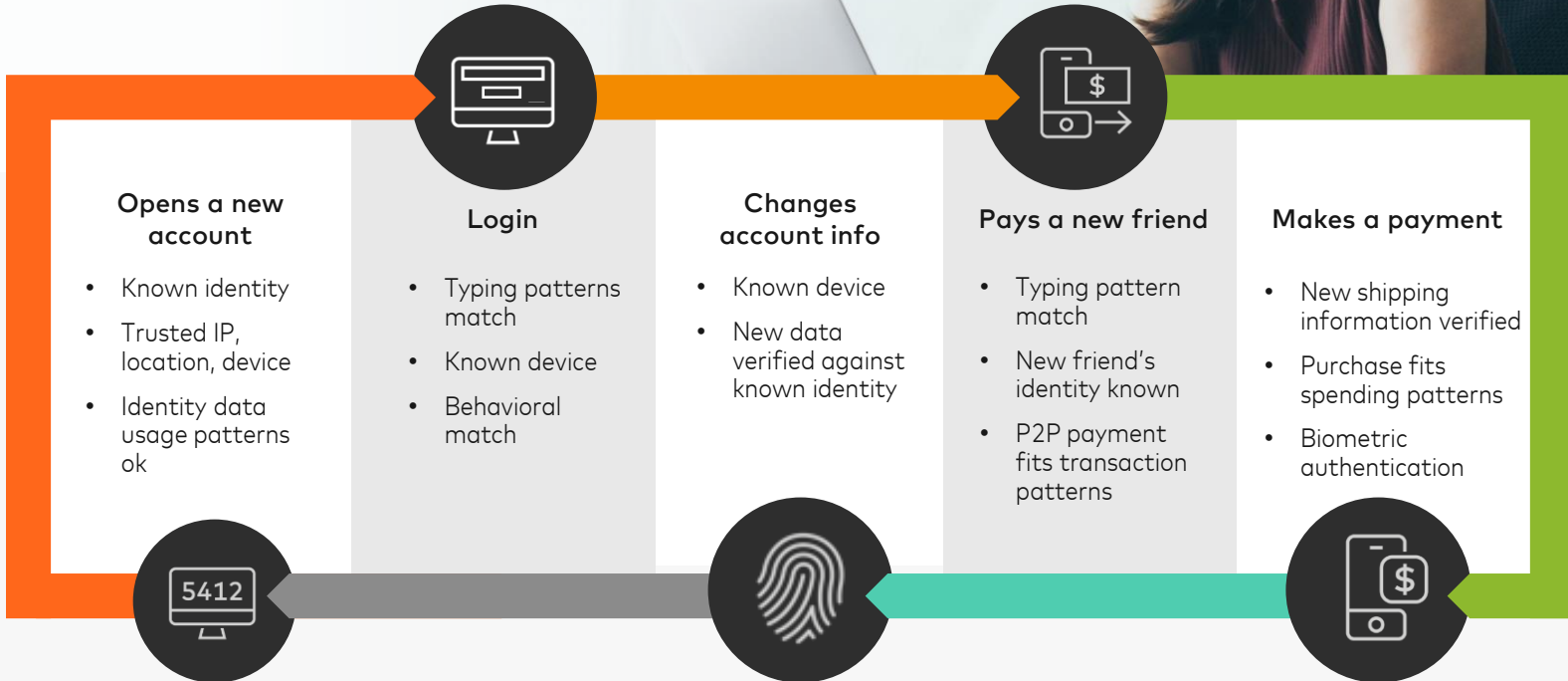
*Mastercard is bringing together a set of capabilities that offer a more accurate, 360-degree view of consumers.*

*These solutions help build a more flexible and people-centric approach to digital identity, one that instills confidence and trust for everyone.*



Our capabilities can be applied across the customer lifecycle, from account opening to payment

One person, multiple interactions. Identify them all.





## Mastercard leverages personal identity data attributes



Name



Email



Phone



IP



Address

### Validity of identity elements

- Does this email belong to the person?
- Is this address valid? Is it residential?
- What type of phone number is this?

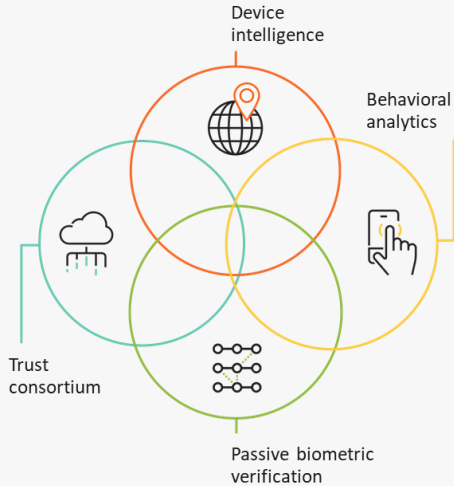
### How they are used online

- When was this email first/last used?
- How many times has this address been used?
- Why are there 50 IP addresses associated with a single phone number?

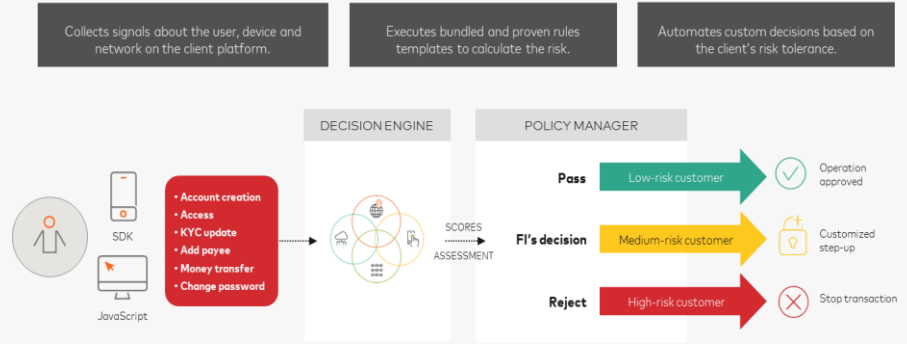
# The Device Identity solution provides behavioral biometrics for identity authentication and account takeover protection

## Behavioral Analytics- NuDetect Solution

Multilayered solution to verify Users online through traditional and behavioral methods

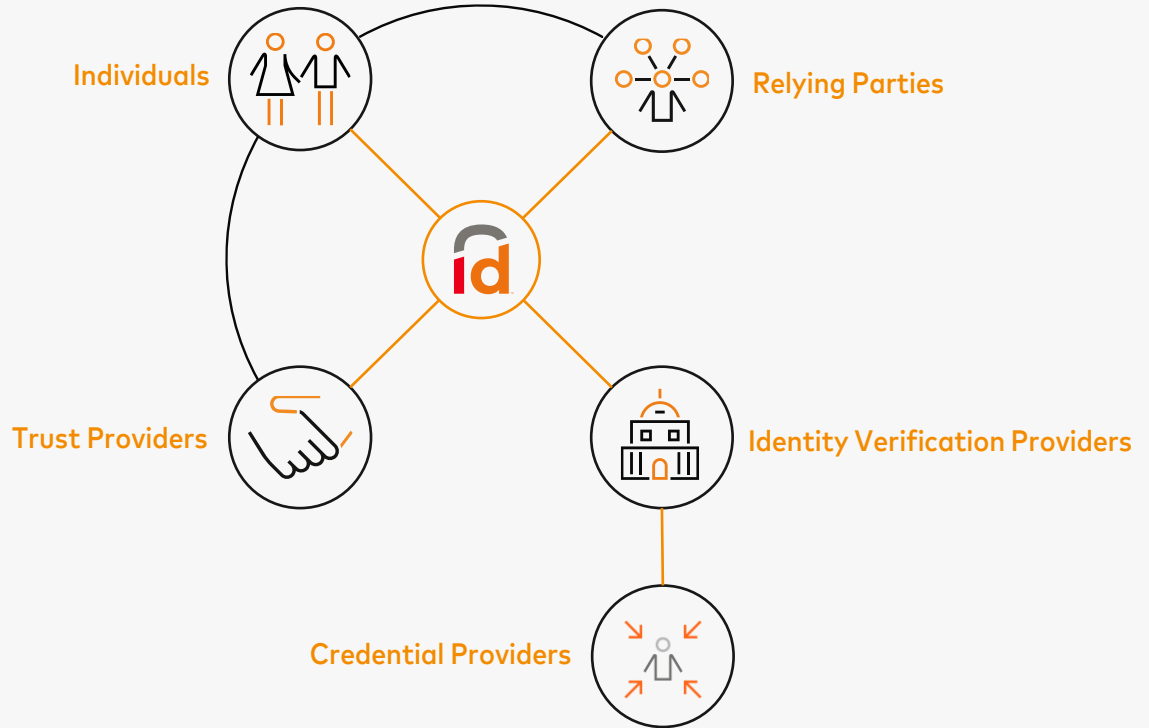


Based on user, device and network data combined with the bank's own data for each interaction, custom decision for each user can be made



Our vision creates a globally interoperable network where individuals can share their identity with the click of a button

**Our Network Vision**





# Mastercard and Digital Identity: Building Trust in a Digital World



## Our Vision

Mastercard provides simple and secure digital identity services for users interacting with application services across multiple verticals (payment, non-payment) and countries that enable them to be known with assurance, in a manner sensitive to their privacy and data rights.



## Our Role

- Orchestrate digital interactions as a user champion
- Establish the service platform and network
- Define the operating rules and governance
- Deliver and operate the service with partners
- Attract and service customers



## Our Relevance

- Global footprint across 210 countries and territories
- 23,000 bank partners and 50 million merchant relationships
- Experience in governance and operating networks
- Commitment to invest in a global infrastructure
- Evolution of digital payment interactions

