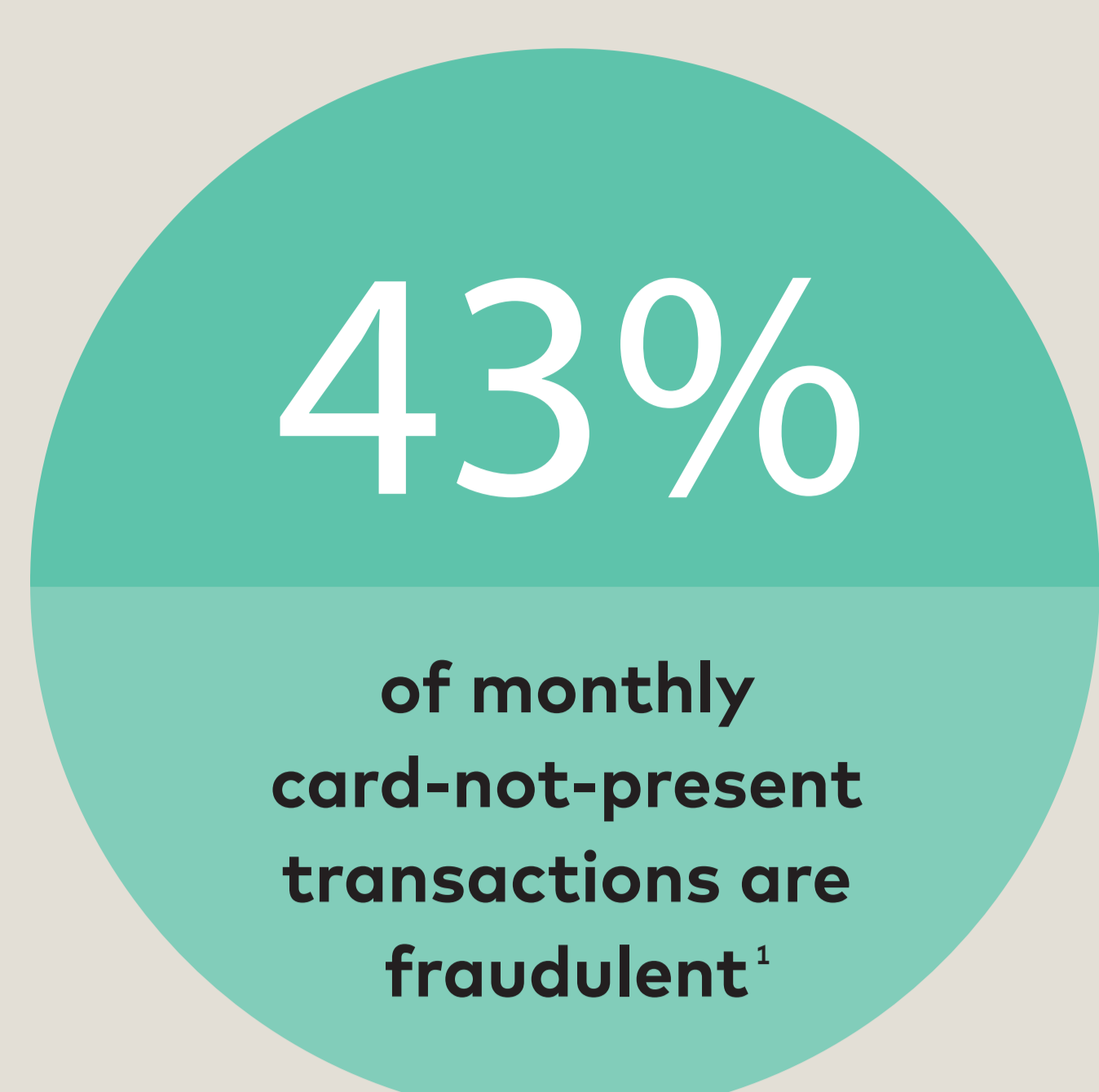


Mastercard's Smart Interface

Reduce False Declines & Increase Approvals with Payment and Behavioral Biometric Authentication

The fraud landscape



¹ LexisNexis True Cost of Fraud 2018 Study



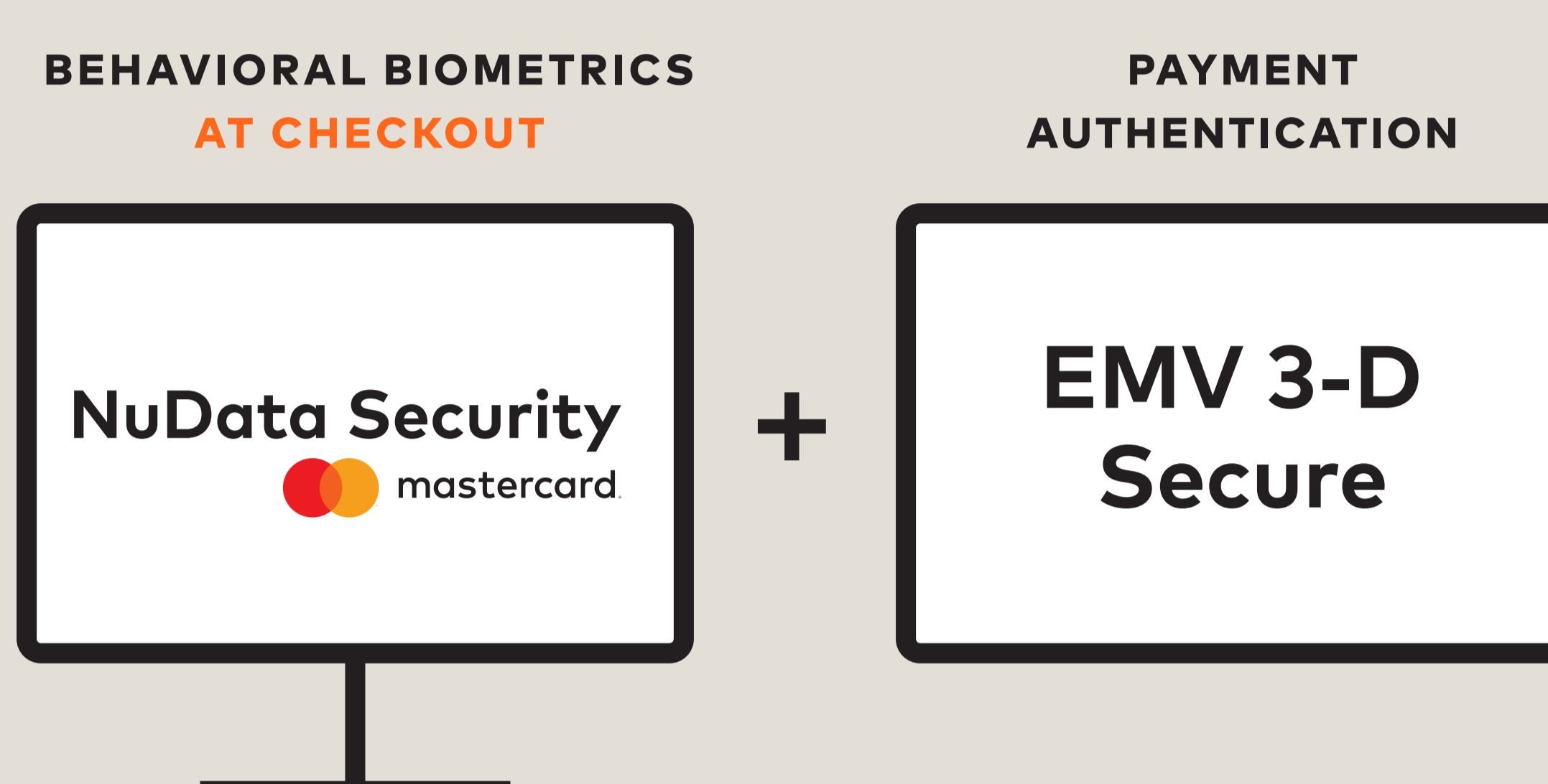
² US Payment Forum, Card-Not-Present Fraud Analysis 2017



³ Global Fraud Index 2018

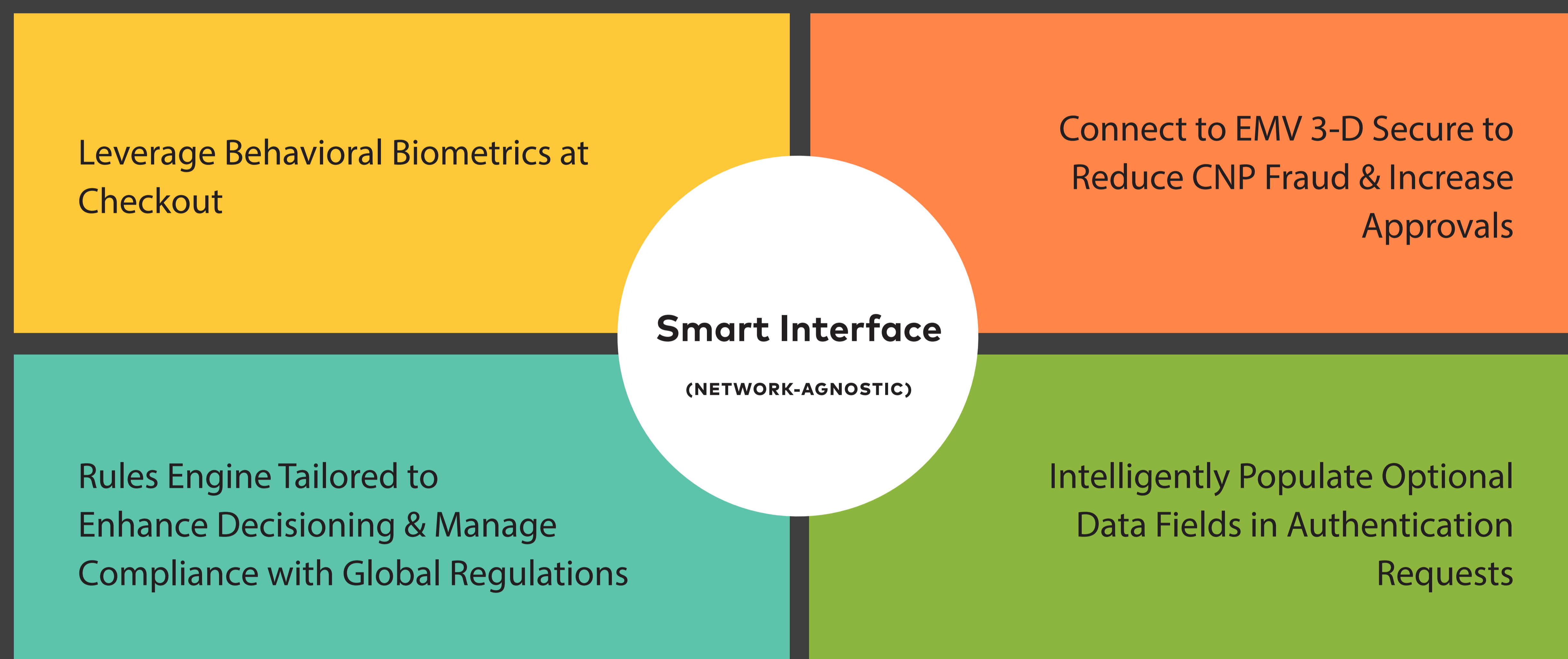
The key to reducing false declines is a layered approach to authentication

Mastercard's network-agnostic Smart Interface



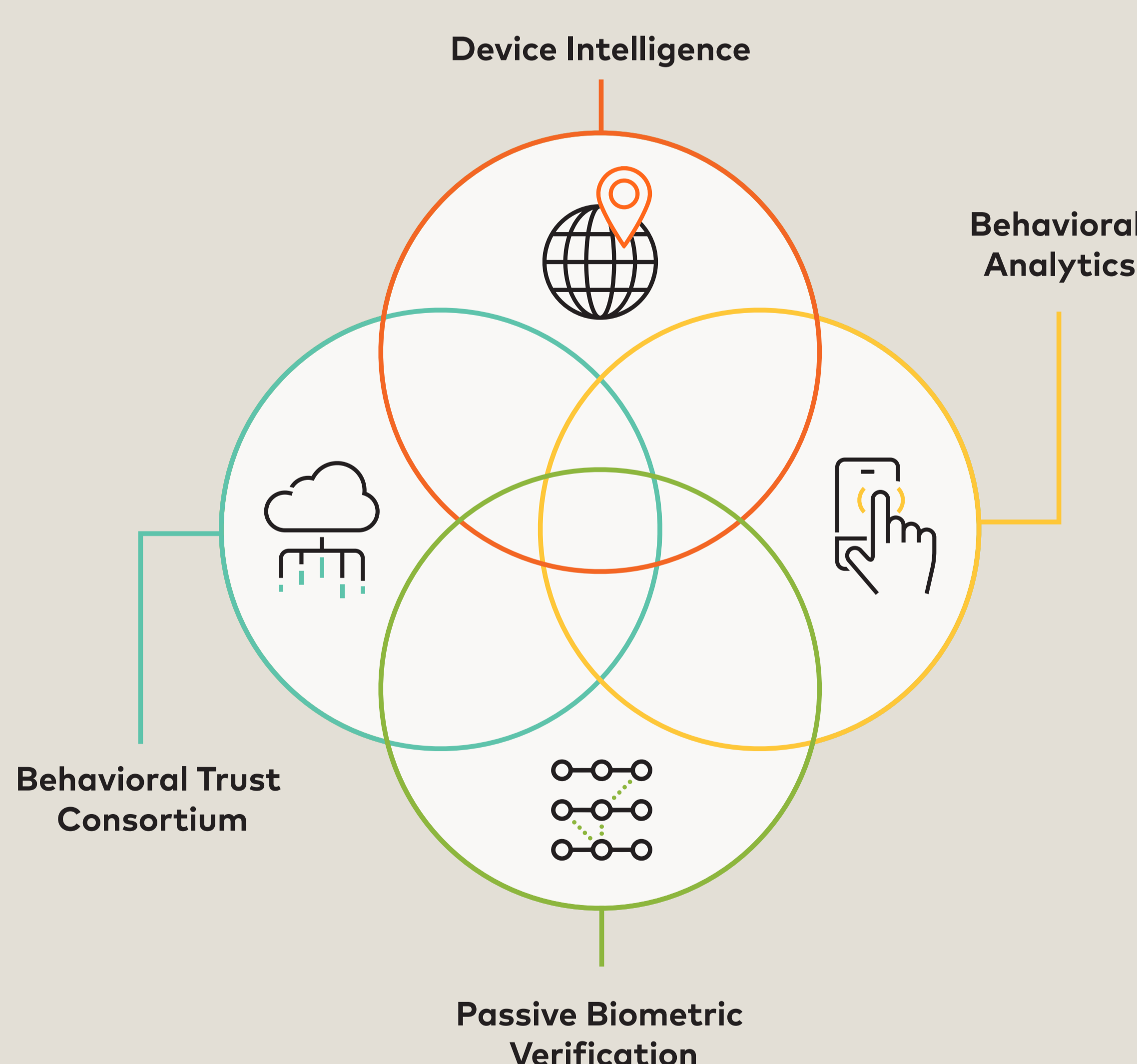
What are the benefits of Smart Interface?

Smart Interface is Mastercard's network-agnostic payment authentication solution that allows merchants to connect to 3-D Secure while leveraging behavioral biometric authentication at checkout



Leverage NuData Security at checkout

Leverage industry-leading behavioral biometric authentication at checkout to funnel out automated attacks & bad actors during the pre-payment process before sending transactions through 3-D Secure



+500 MILLION	Saved in December by retail merchants using NuData
+99%	Accuracy in Bot Detection
700 BILLION	Behavioral Events in Trust Consortium
2.5 BILLION	Devices in Trust Consortium

A bit about EMV 3-D Secure

- 1 What is EMV 3-D Secure?**
EMV 3-D Secure is an industry standard designed to share data and improve card-not-present authentication.
- 2 What are the benefits?**
Reduce false declines, increase approvals, and decrease card-not-present fraud.
- 3 How can merchants participate?**
Merchants can participate in EMV 3-D Secure with Smart Interface, a completely network-agnostic solution that allows merchants to connect to 3DS while leveraging industry-leading behavioral biometric technology.

What we've seen so far



⁴ Mastercard January Through November 2018 Data, Across All Card Types- Global Average 2018



⁵ Mastercard Q2 2018 Data, Across All Card Types- Average Reduction in Fraud with Fully Authenticated Transactions