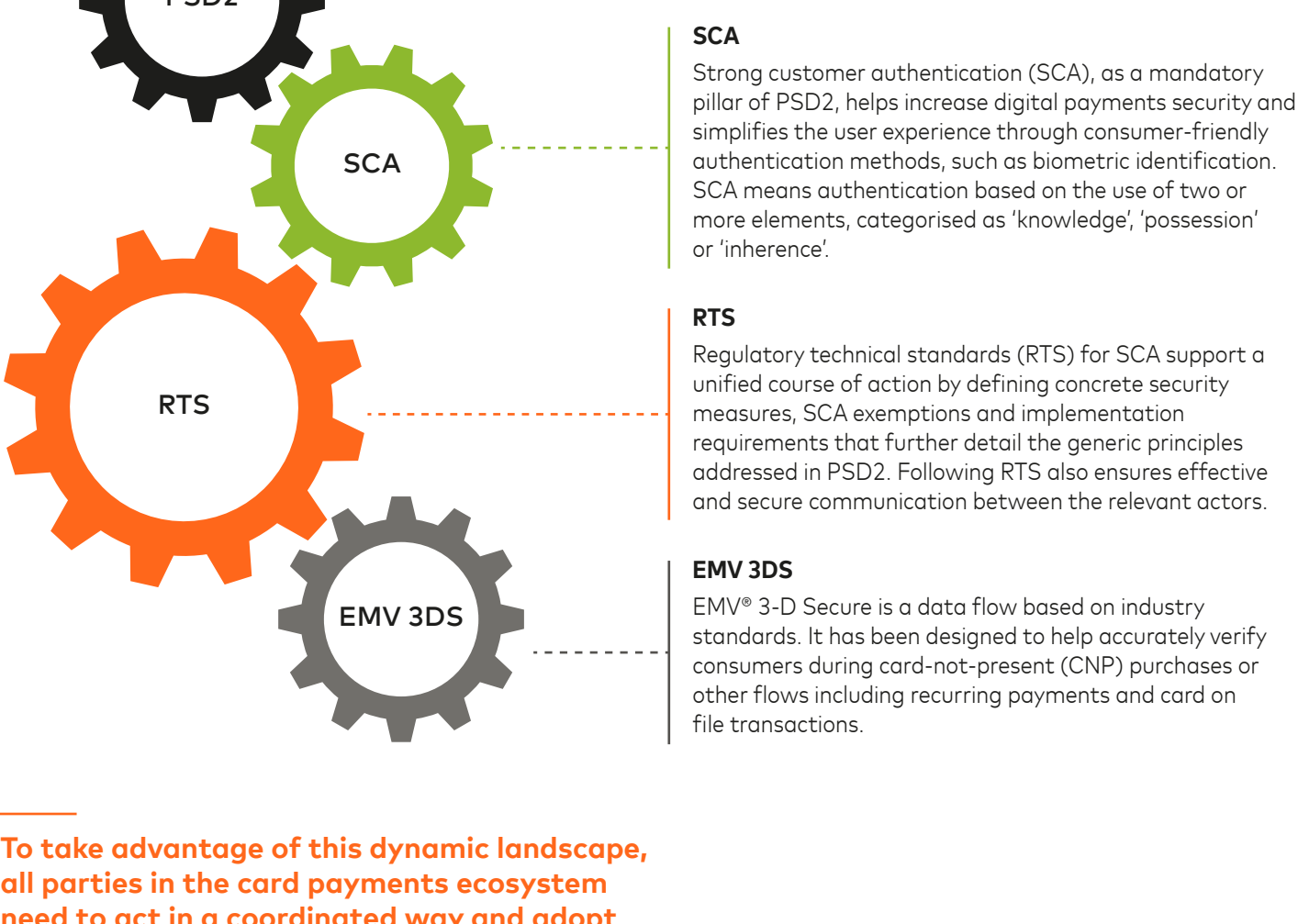


Mastercard Digital Security Roadmap

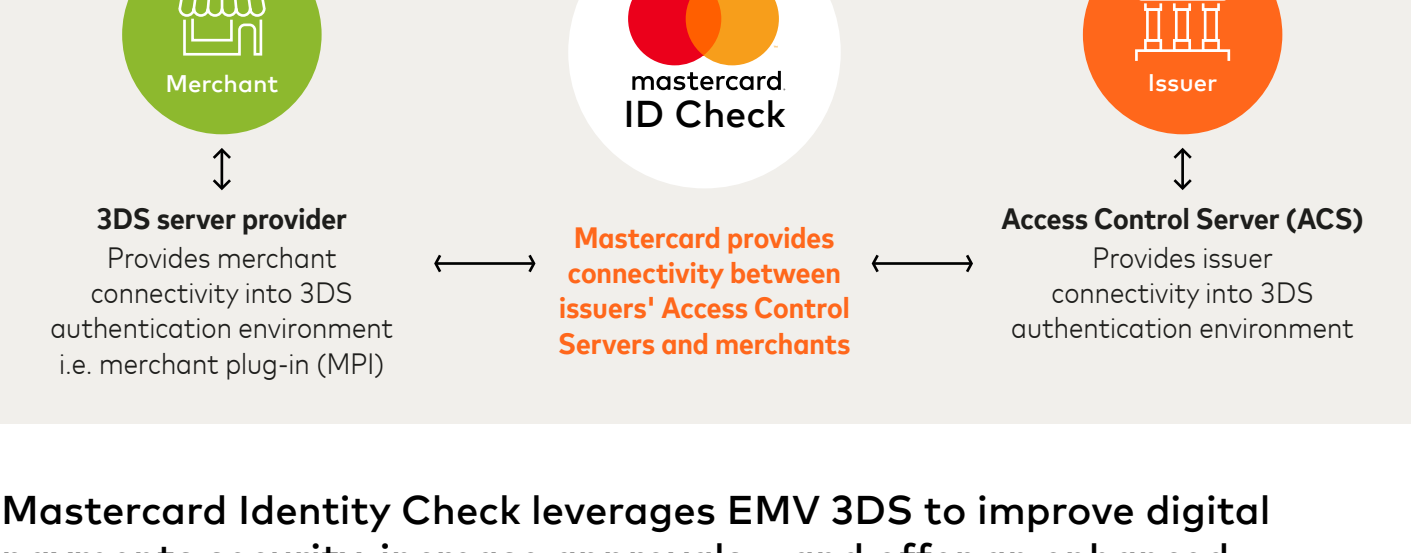
Smart payments demand smart security



New standards and capabilities help drive security, profitability and an optimal user experience (UX)

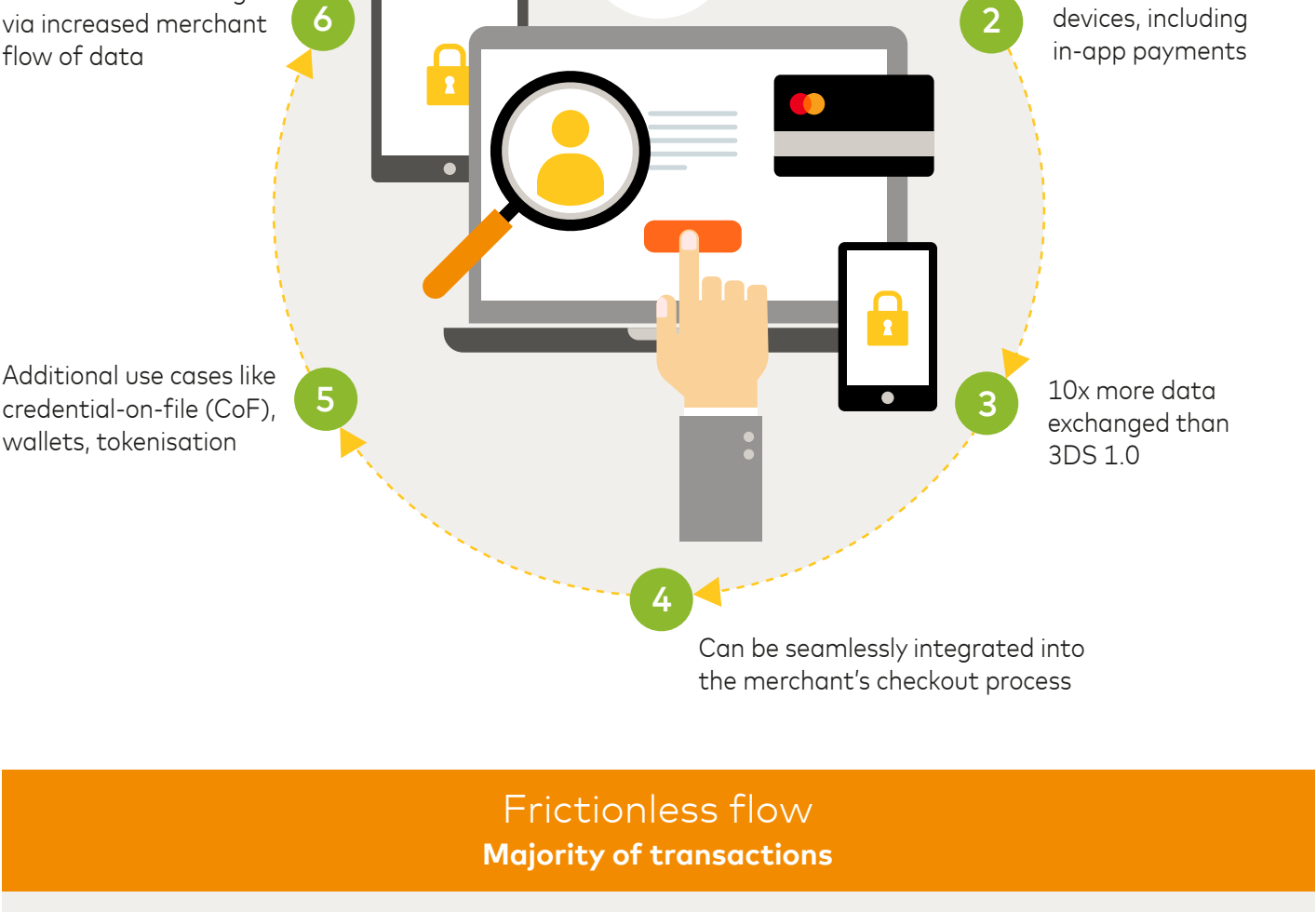


To take advantage of this dynamic landscape, all parties in the card payments ecosystem need to act in a coordinated way and adopt uniform strategies, unfailing solutions and a consistent user experience (UX).



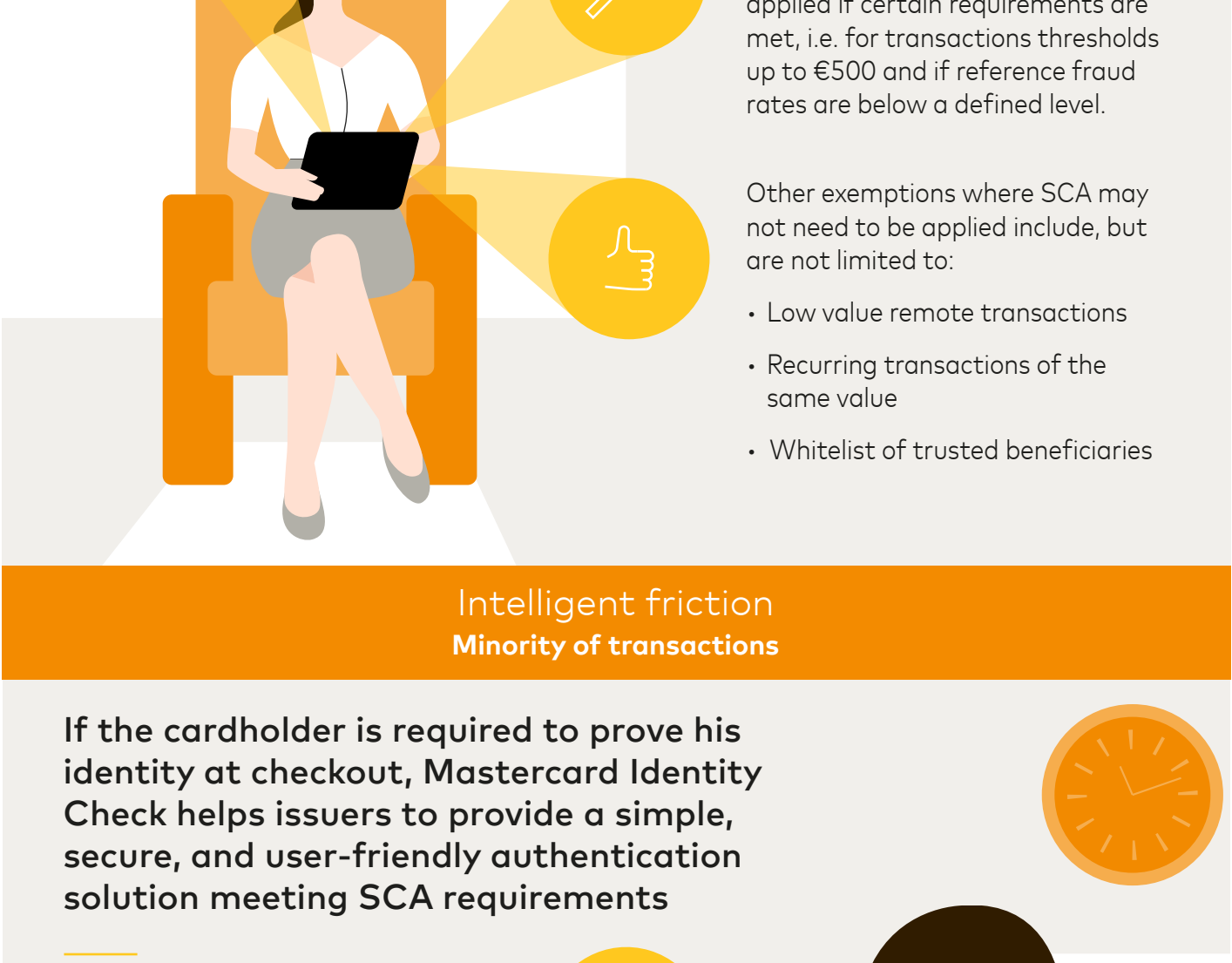
Mastercard Identity Check leverages EMV 3DS to improve digital payments security, increase approvals – and offer an enhanced checkout experience to cardholders

Challenges in the digital payments landscape, such as lower approval rates and higher fraud, mean there's a need for better authentication. Specific improvements under the new standards and capabilities include:



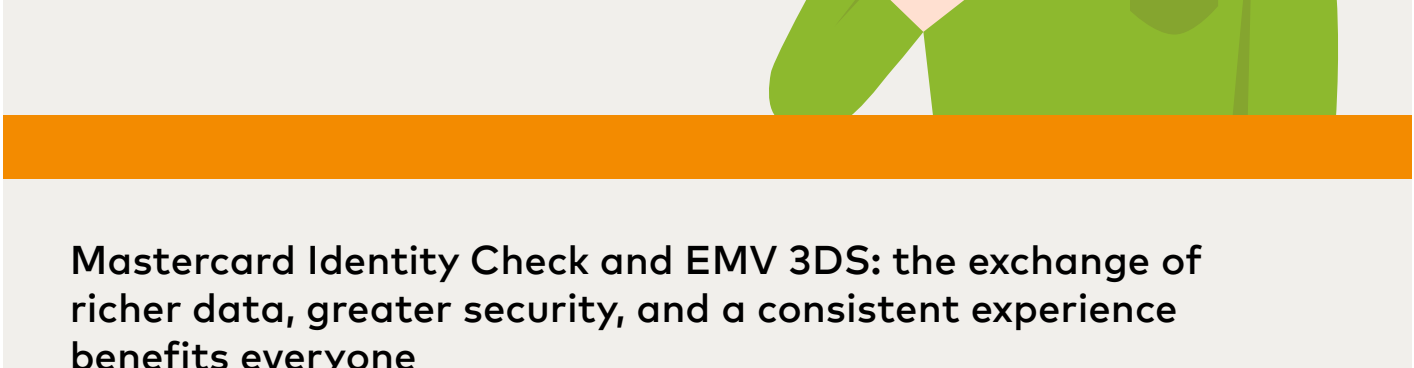
Frictionless flow Majority of transactions

Risk-based authentication (RBA) utilises the richer data exchange enabled by EMV 3DS



Intelligent friction Minority of transactions

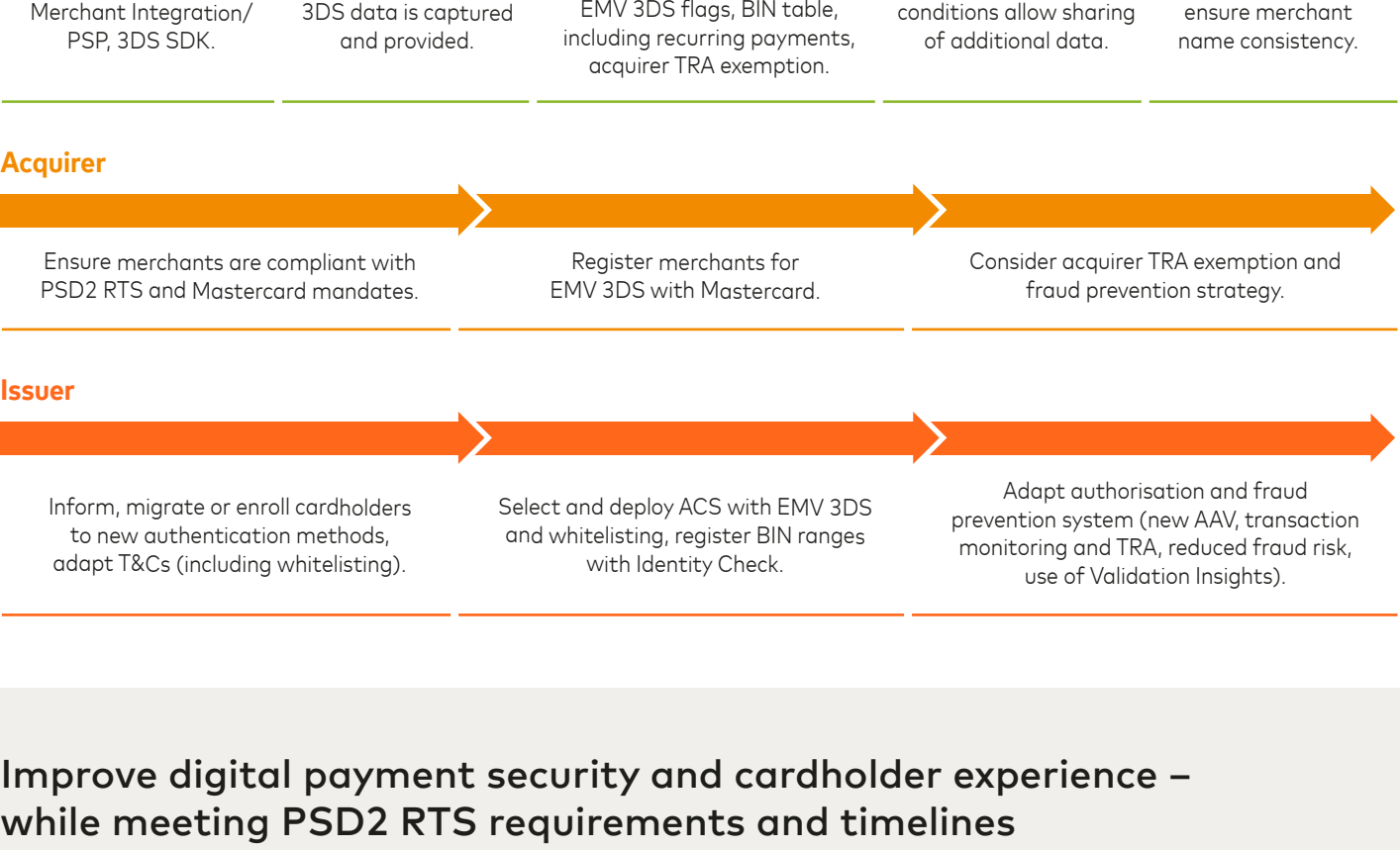
If the cardholder is required to prove his identity at checkout, Mastercard Identity Check helps issuers to provide a simple, secure, and user-friendly authentication solution meeting SCA requirements



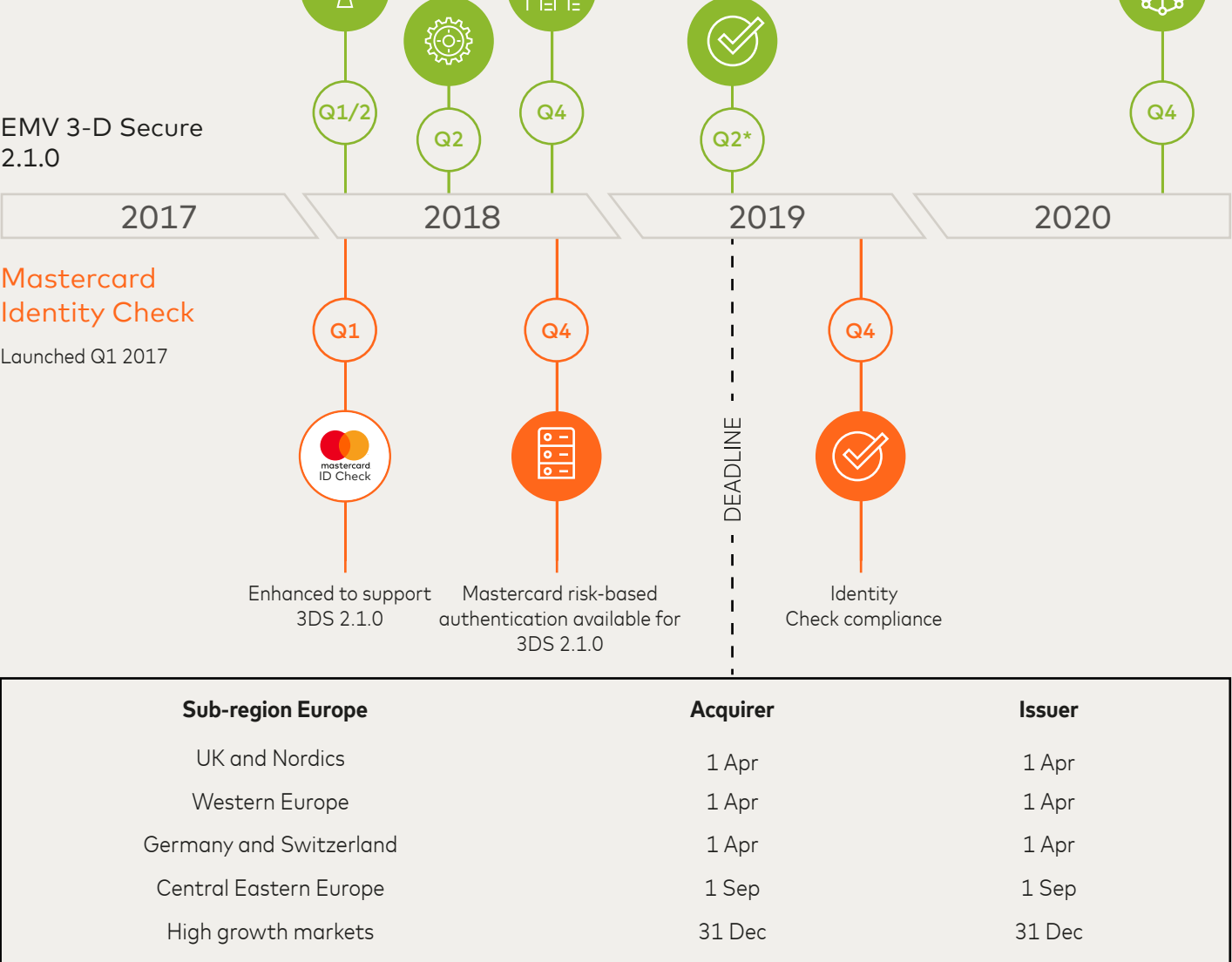
Mastercard Identity Check and EMV 3DS: the exchange of richer data, greater security, and a consistent experience benefits everyone



Key tasks for customers in 2018-2019



Improve digital payment security and cardholder experience – while meeting PSD2 RTS requirements and timelines



Sub-region Europe	Acquirer	Issuer
UK and Nordics	1 Apr	1 Apr
Western Europe	1 Apr	1 Apr
Germany and Switzerland	1 Apr	1 Apr
Central Eastern Europe	1 Sep	1 Sep
High growth markets	31 Dec	31 Dec

*Q4 for CEE countries

Take full advantage of the fast growing e-commerce business: select the right payment security to reduce fraud, false declines and unnecessary friction

Mastercard Digital Security Roadmap: make payments safe, simple, and frictionless, enhancing profitability and customer loyalty while meeting the requirements of the new regulatory environment



For more information please contact your Mastercard representative

¹ This may require an additional knowledge factor to comply with the EBA regulatory technical standards (RTS).
² Identity Check Program and EMV 3-D Secure Version 2 (EMV 3DS) Update 2017.
³ Mastercard. January through November 2017 data, across all card types 2017.