Simplifying the Digital First Experience

Payments are on the precipice of industry-wide change driven by consumer demands for immediacy and convenience, and digital first experiences are leading the way. **56% of consumers** believe receiving and using digital cards instead of physical cards is a behavior that’s here to stay¹, and the pandemic has reinforced the need to meet consumers wherever they are.

Mastercard’s Digital First solution enables an entirely digital card experience with a physical card option.

### The Digital First Journey

<table>
<thead>
<tr>
<th>Get a digital card</th>
<th>Use it to pay</th>
<th>Manage account</th>
<th>Engage with benefits</th>
</tr>
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<tbody>
<tr>
<td>Ability to apply and enroll for a card digitally and receive response from issuer along with instant issuance of a card digitally for immediate payment transactions.</td>
<td>Ability to transact digitally across all channels (at the Point-of-Sale, Online and In-App) in near-real time.</td>
<td>Ability to view card credentials and the Customer Service contact information via a digital environment.</td>
<td>Access and receive benefits, offers, loyalty solutions, and more through a digital environment.</td>
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</table>

### Accelerating Innovation Through Mastercard Engage

As consumers have come to expect seamless digital experiences, Mastercard Engage provides customers with easy access to a network of qualified technology partners that can quickly deploy Digital First solutions for consumers.

From digital onboarding and eKYC services to real-time risk decisioning, the Mastercard Engage network includes technology and fintech partners that provide solutions across the entire Digital First customer journey.

Mastercard Engage partners have helped equip half a billion cards with digital solutions in 2020 alone.

67% of consumers believe more digital banking is a behavior that’s here to stay¹.

To learn more, please visit the [Mastercard Engage Website](#).

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¹ Source: 1. Mastercard COVID Consumer Impact Tracker