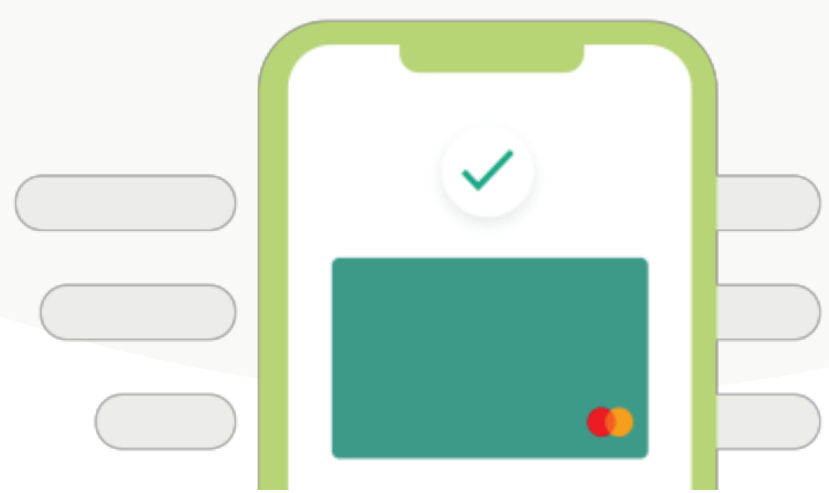


Simplifying the Digital First Experience

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.

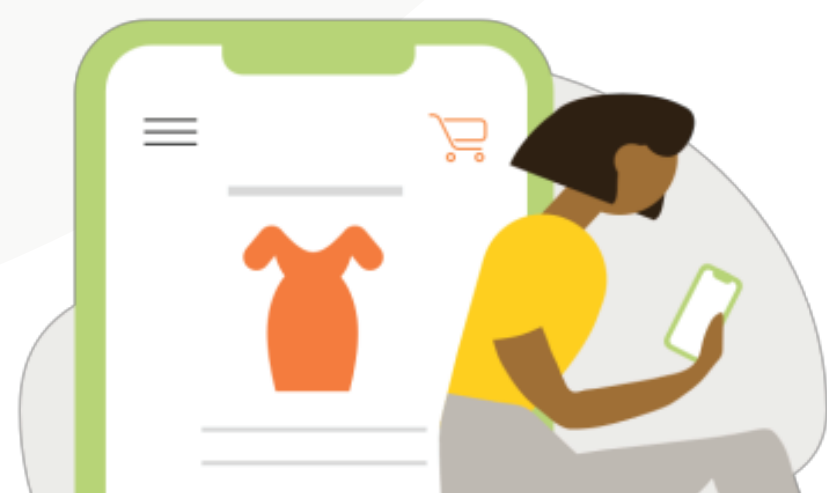
Mastercard's Digital First solution enables an entirely digital card experience with a physical card option.

The Digital First Journey



Get a digital card

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



Use it to pay

Ability to **transact digitally across all channels** (at the Point-of-Sale, Online and In-App) in near-real time



Manage account

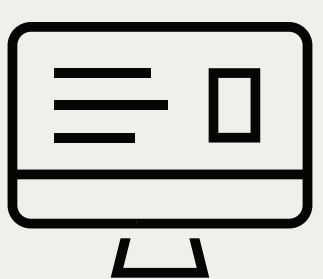
Ability to **view card credentials and the Customer Service contact information** via a digital environment



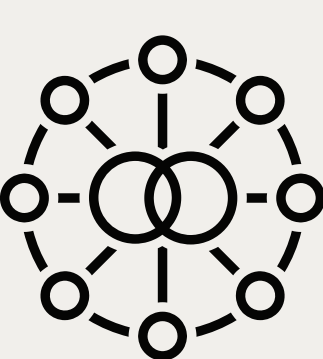
Engage with benefits

Access and receive **benefits, offers, loyalty solutions, and more** through a digital environment

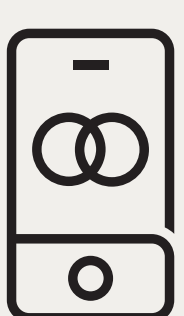
Accelerating Innovation Through Mastercard Engage



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](#) →