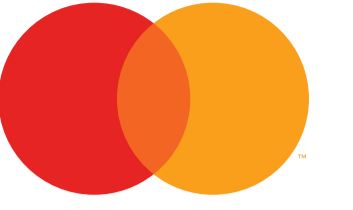
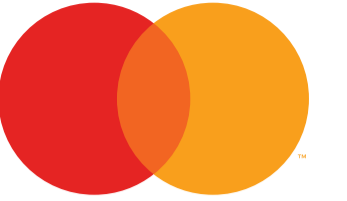


Asia Pacific Spotlight





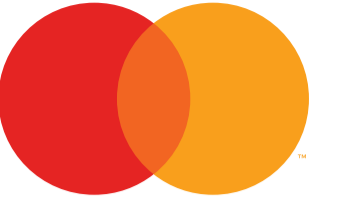
In this issue, we're looking ahead to the future, but also within, as Ari Sarker shares an introspective take on why we do what we do, day in and day out, to keep commerce flowing for the billions of people that rely on us to keep the world's digital doors open. As the region's digital footprint grows, read on to see how we're powering next-gen commerce through a new open banking solution in Australia and redefining loyalty programs for a new era.



Ari Sarker: Turning Obsession into Action

The economy and commerce are abstract concepts. What's not abstract are people. As the world faces yet another year of economic uncertainty, Asia Pacific President **Ari Sarker** urges us to remember the power we hold in our hands to change people's lives and livelihoods through digital payments.

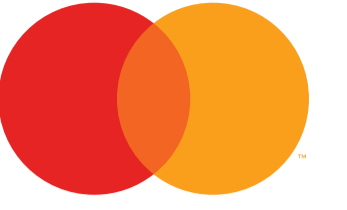
[Watch now →](#)



Milestone Achieved: Open Banking in Australia

We're thrilled that Mastercard has been approved as an unrestricted Accredited Data Recipient by the Australian Competition and Consumer Commission. This means our partners can now tap into the power of open banking simply by integrating Mastercard's solution into their own products. This gives consumers a convenient, secure way to share whatever data they'd like, with whomever they choose — giving them complete control.

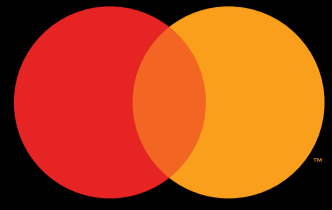
[Learn more →](#)



Trend Report: Entering the Loyalty Ecosystem Era

Loyalty programs in Asia Pacific are undergoing rapid change. With consumers expecting next-gen brand experiences, how can merchants keep their most loyal customers engaged? Find out how businesses are moving away from traditional points-style loyalty programs to loyalty ecosystems, and discover the latest loyalty trends, technology and architecture in this study by [Mastercard Data & Services](#).

[Download the report →](#)



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