



# Welcome to the 2024 Identity & Payments Conference

Les Matthews, EVP  
Services, North America, Mastercard





# The World is Becoming More Digital

## 5 Billion

of us are connected via digital  
networks, influencing how we shop,  
work, live and play

Cybercrime is now estimated to cost  
the global economy nearly

## \$5 Trillion





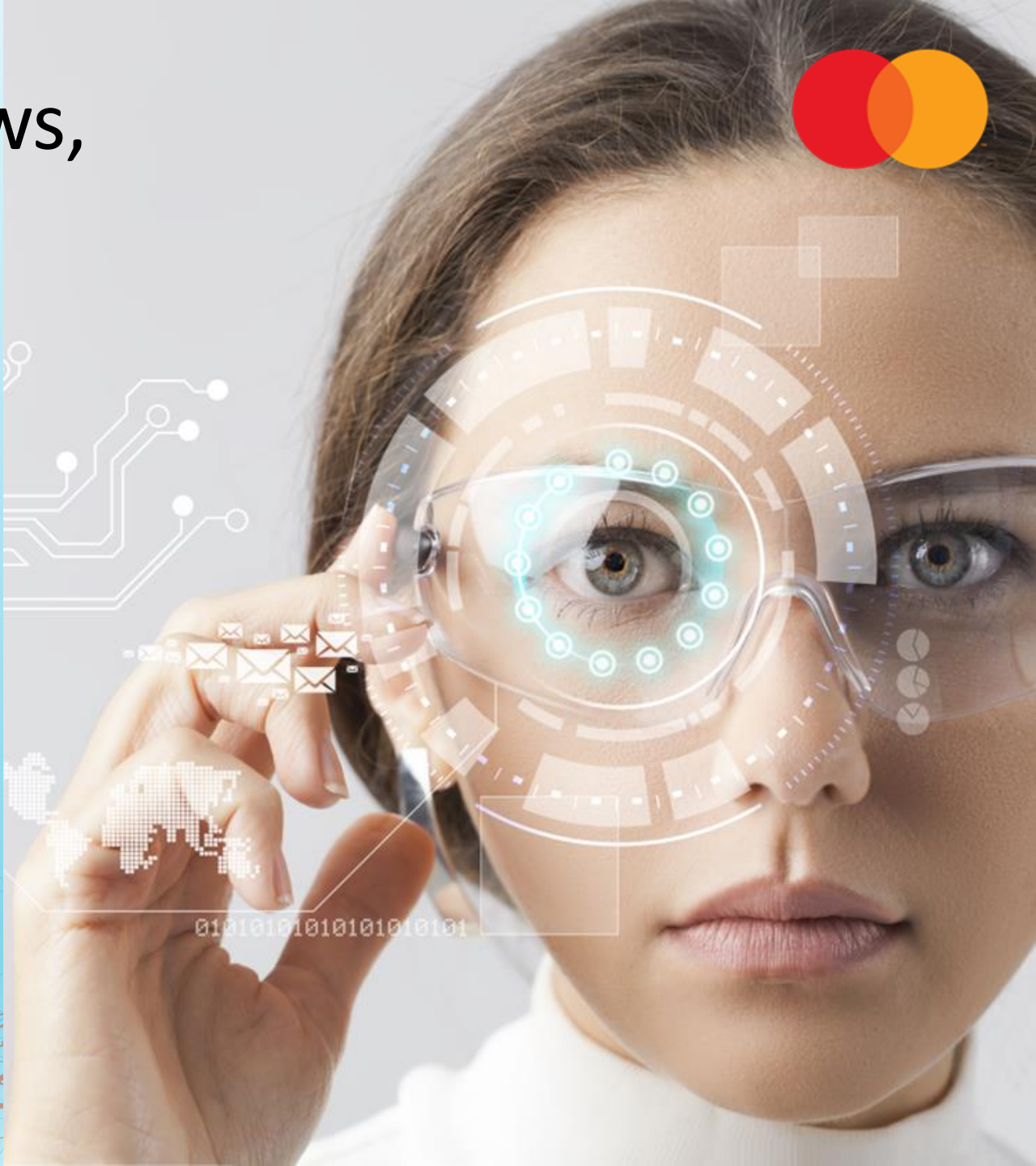
As the digital economy grows,  
so does risk & uncertainty

**\$43 Billion**

in identity fraud losses in the U.S.,  
impacting over 40 million adults

**86%**

of global consumers say they are  
worried about identity theft



# Trust is critical to enabling this vision

- Our approach goes beyond the payment transaction
- We give our partners **deeper visibility** into cyber risk for **greater adaptability** and **resilience**
- **We're protecting their systems** through the latest AI technology, **delivering peace of mind** to the people and businesses they serve

**Without trust, the digital economy will cease to function**





# Digital trust requires collaboration across sectors



A trusted identity is the primary accelerator of the digital economy

It makes global commerce possible; it powers financial inclusion; it creates the most seamless **customer experiences**.





# At Mastercard, we are uniquely positioned to unify trusted identities



Personal

Device

Payment

Behavior



# Our trusted identity capabilities are powered by an unparalleled network reach



 **Identity Solutions**

**23 Million**      **3.4 Billion**

Transactions  
authenticated daily

Accounts protected by our  
identity services



 **Artificial Intelligence**

**125 Billion**      **\$20 Billion**

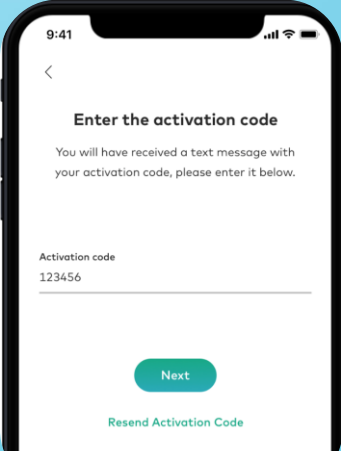
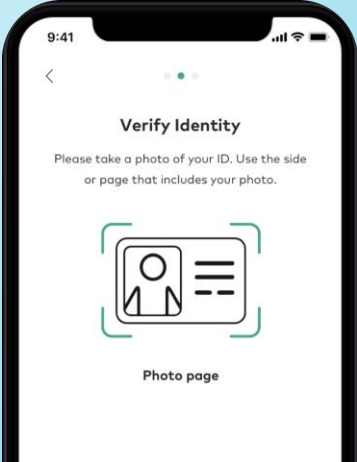
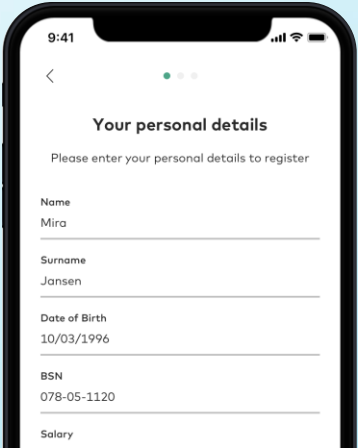
Transactions protected by  
Mastercard's AI solutions per  
year

In attacks stopped over the past  
12 months





# Our network enables trust in every interaction across the customer journey



Account Opening

Account Log-in/Access

Account Modification/Open Banking

Identity Fraud, Promo Abuse

Account Takeover Fraud

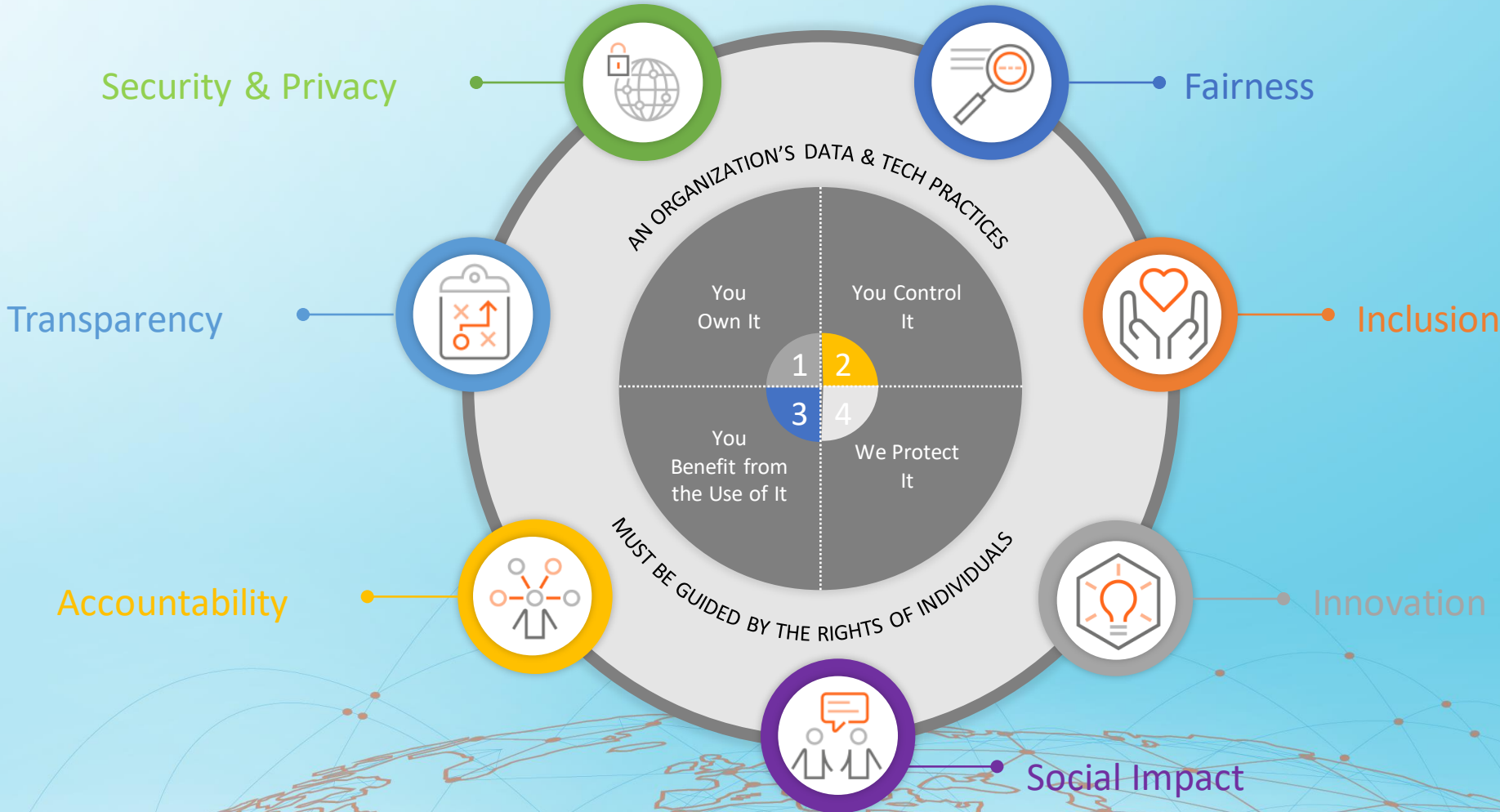
Scam Fraud



Use Cases



# Data has the potential to fuel the next century of innovation





# What's ahead for the next few days

- An incredible line up of subject matter experts
- Networking & collaboration across industries from transportation to healthcare
- Knowledge sharing about how advancements in the space are shaping sectors and weaving a web of unified experiences
- Unlocking the full potential of a digitally interconnected future

