

Ed McLaughlin

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mastercard®

Walking the Talk of Innovation



The Digital Transition

We will revolutionize the payments industry and bolster security to power the world for another 50 years and beyond.





NETFLIX

Every Device is a Commerce Device



Grow Diversify Build

O&T's objective is to be better,
faster and cheaper...

...in enabling and accelerating
the Mastercard strategy

- Global scale, local relevance, quick to market
- Most compelling and secure customer experience
- Best technology and best talent

Displace cash and grow the franchise by

- Growing the core
- Diversifying customers and geographies
- Building new businesses



Our Challenge

Financial Inclusion: Reaching New Customers

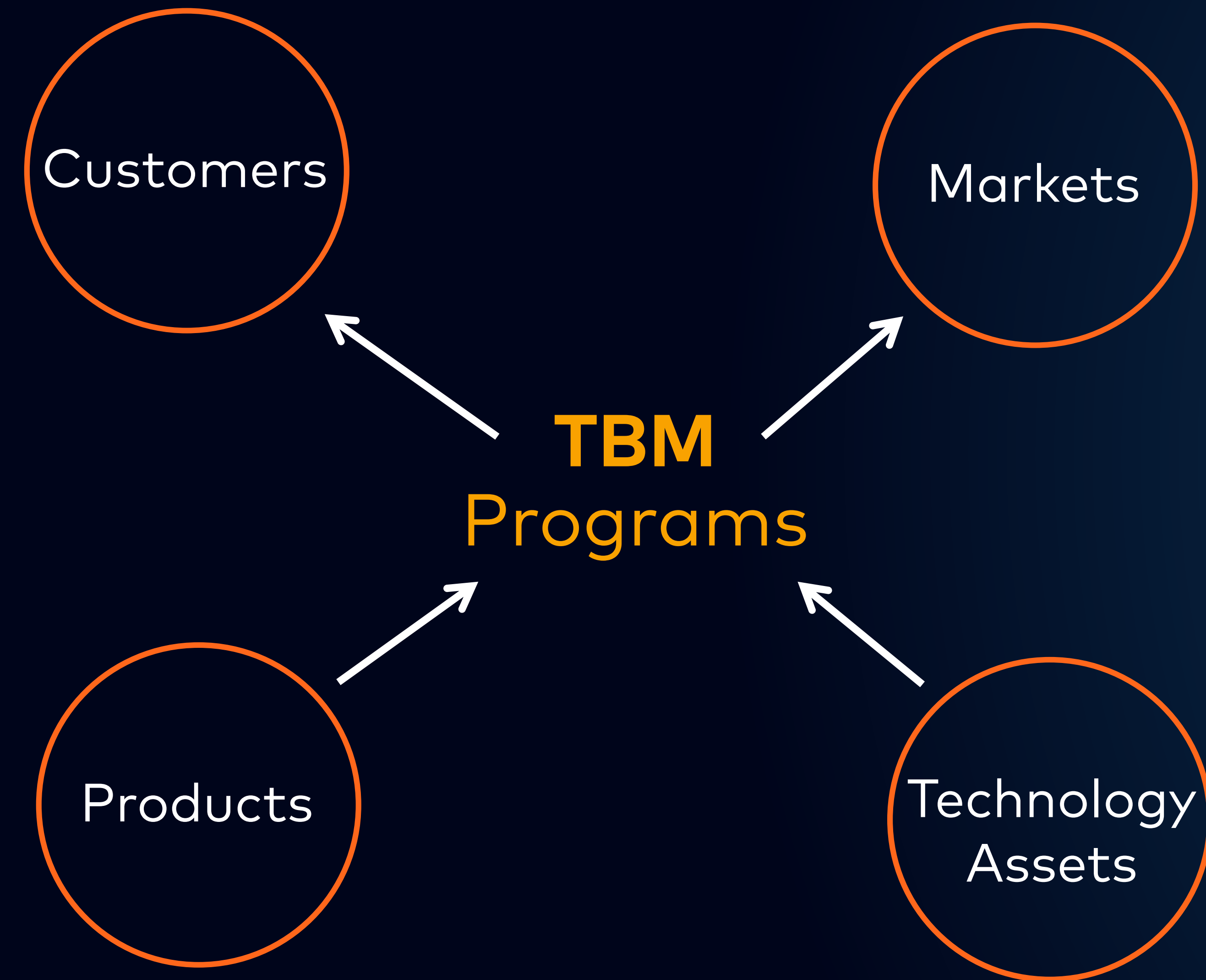


WHY



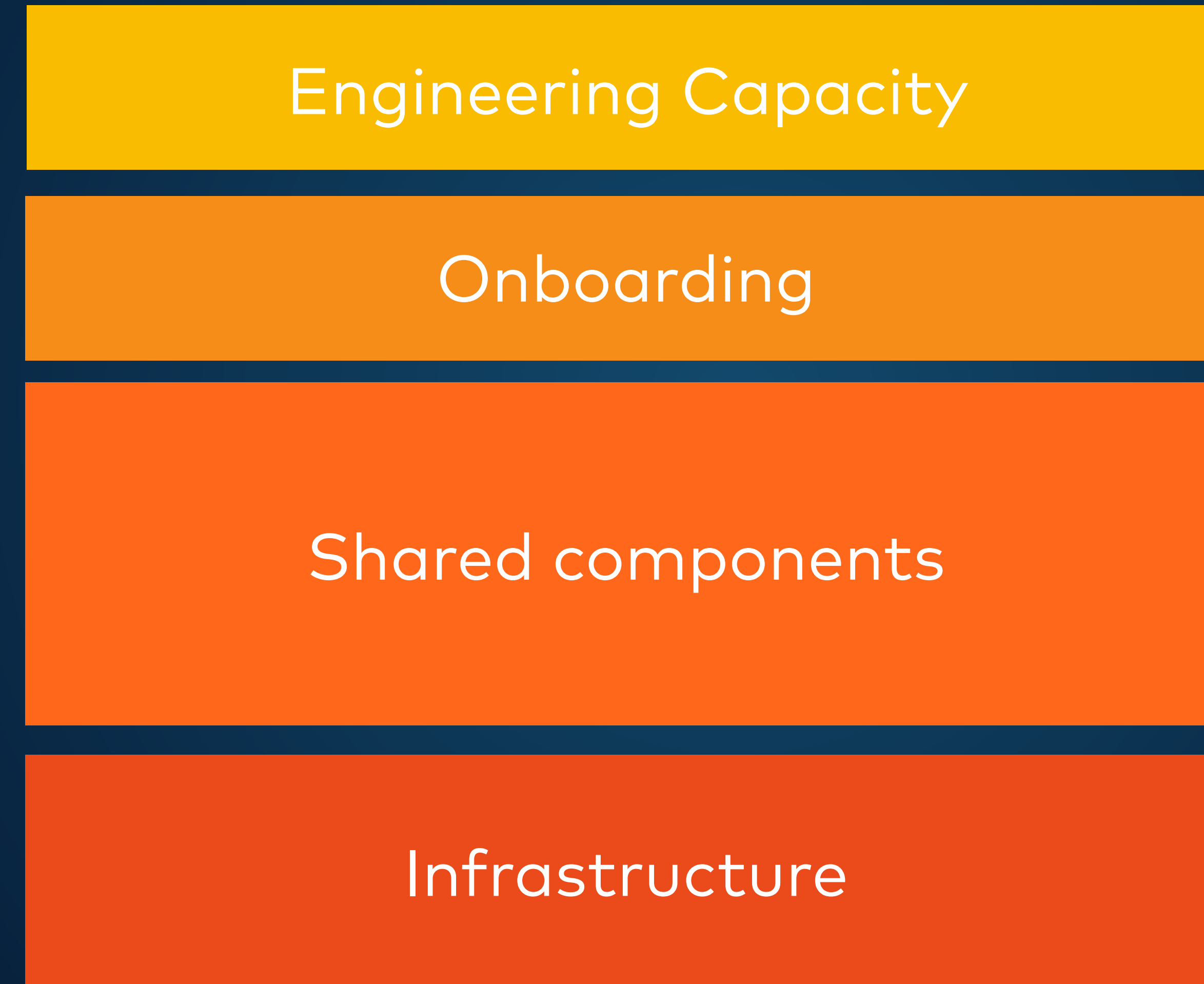
TBM?

Topology



COSI

Product Line



Engineering Capacity

Dimensions

% allocation

New Features	X %
Health	X %
Required	X %
Sales support	X %
Total engineering capacity allocation	100%



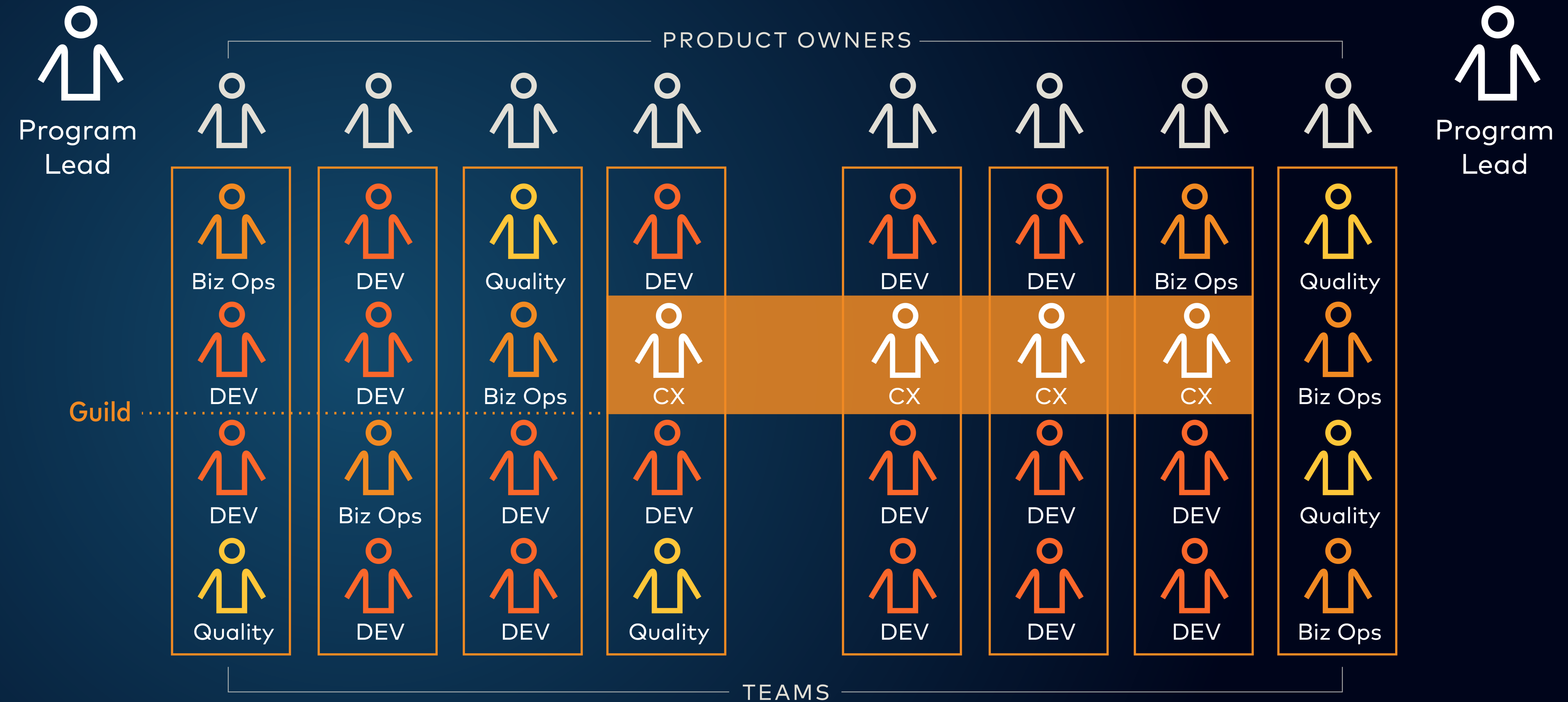
SAMSUNG

MDES



Agile Organizational Design

- Programs
- Teams
- Guilds



Who Matters in this Equation?

Consumers

Customers

Employees

What Matters



Architecture



Security



Operations



Never **underestimate** the amount
of communication needed.

Technology IS
the Business.

