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mastercard.

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

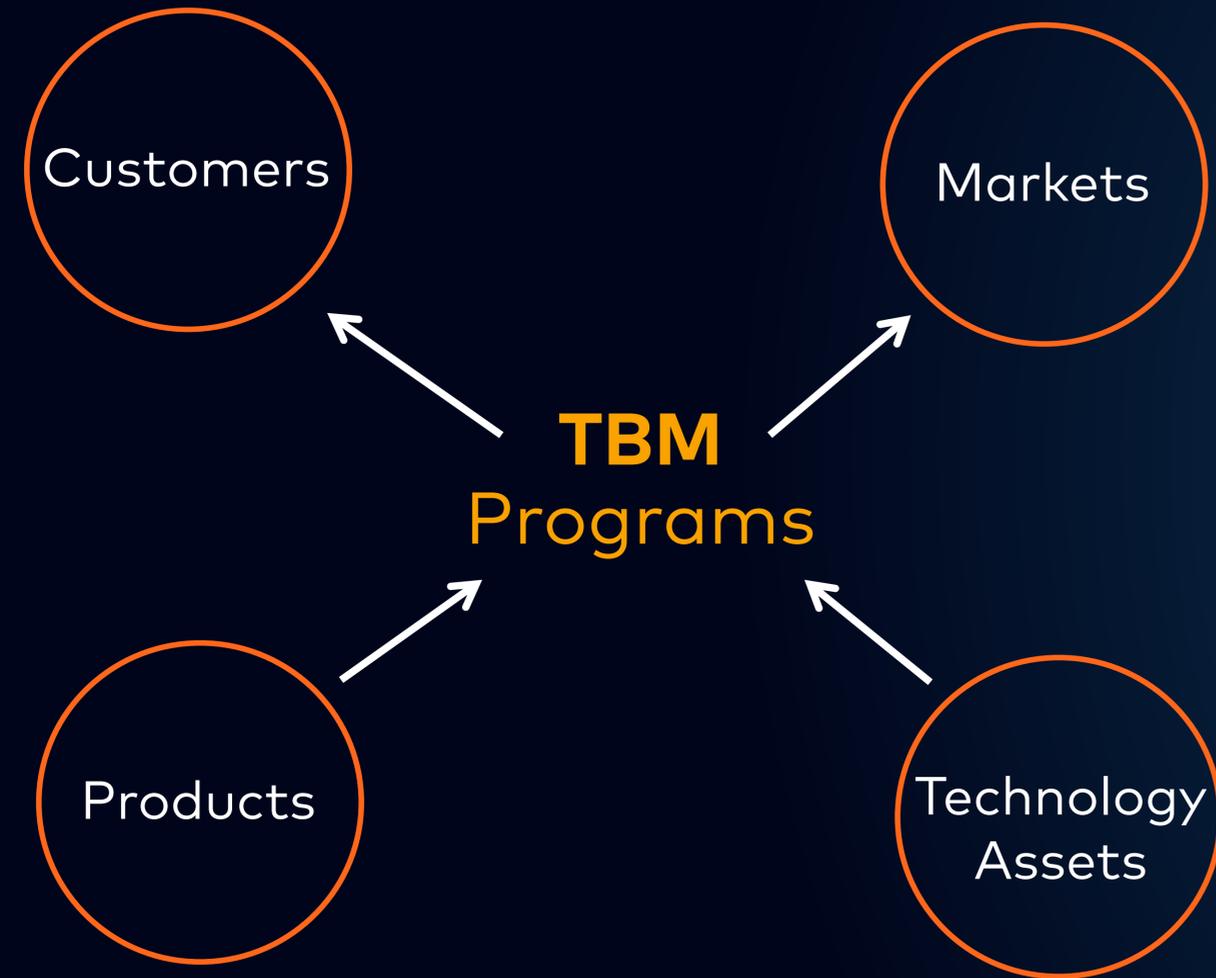


WHY

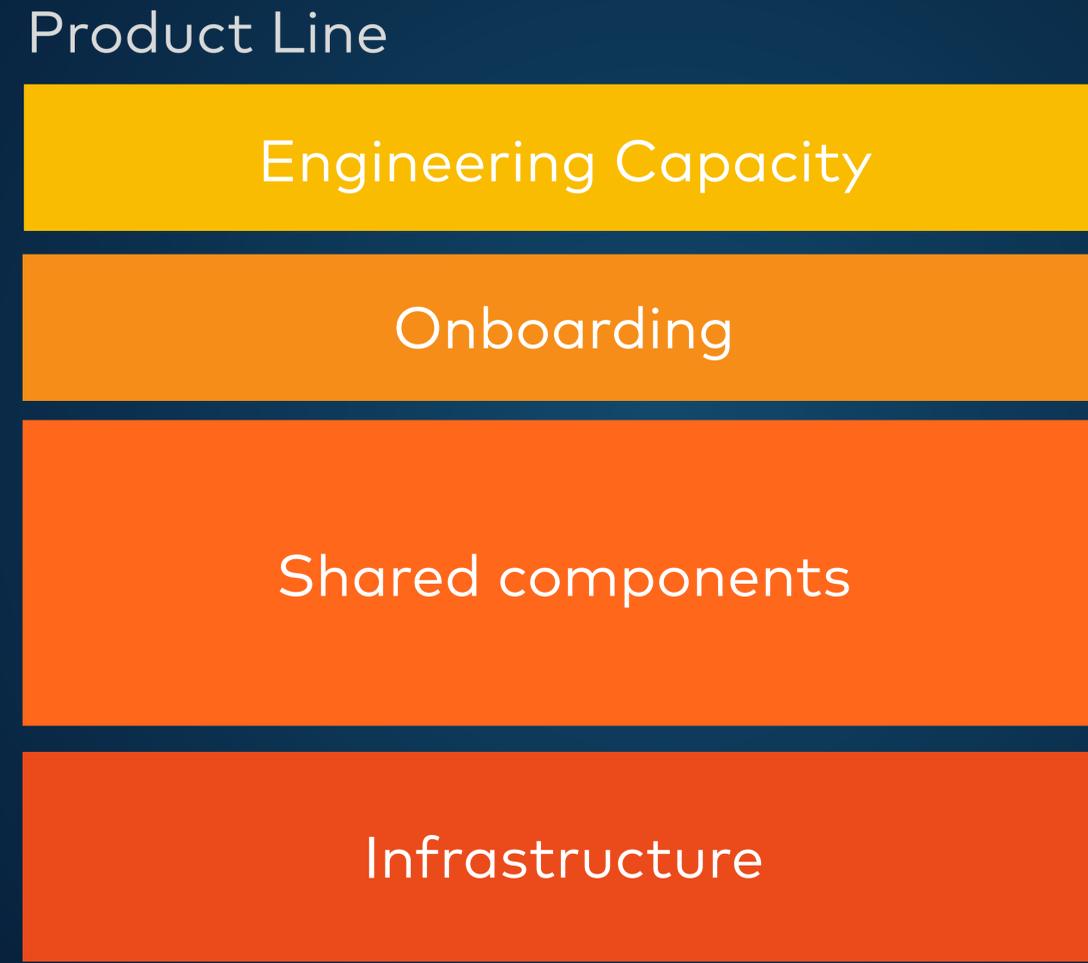


TBIM?

Topology



COSI



Engineering Capacity

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



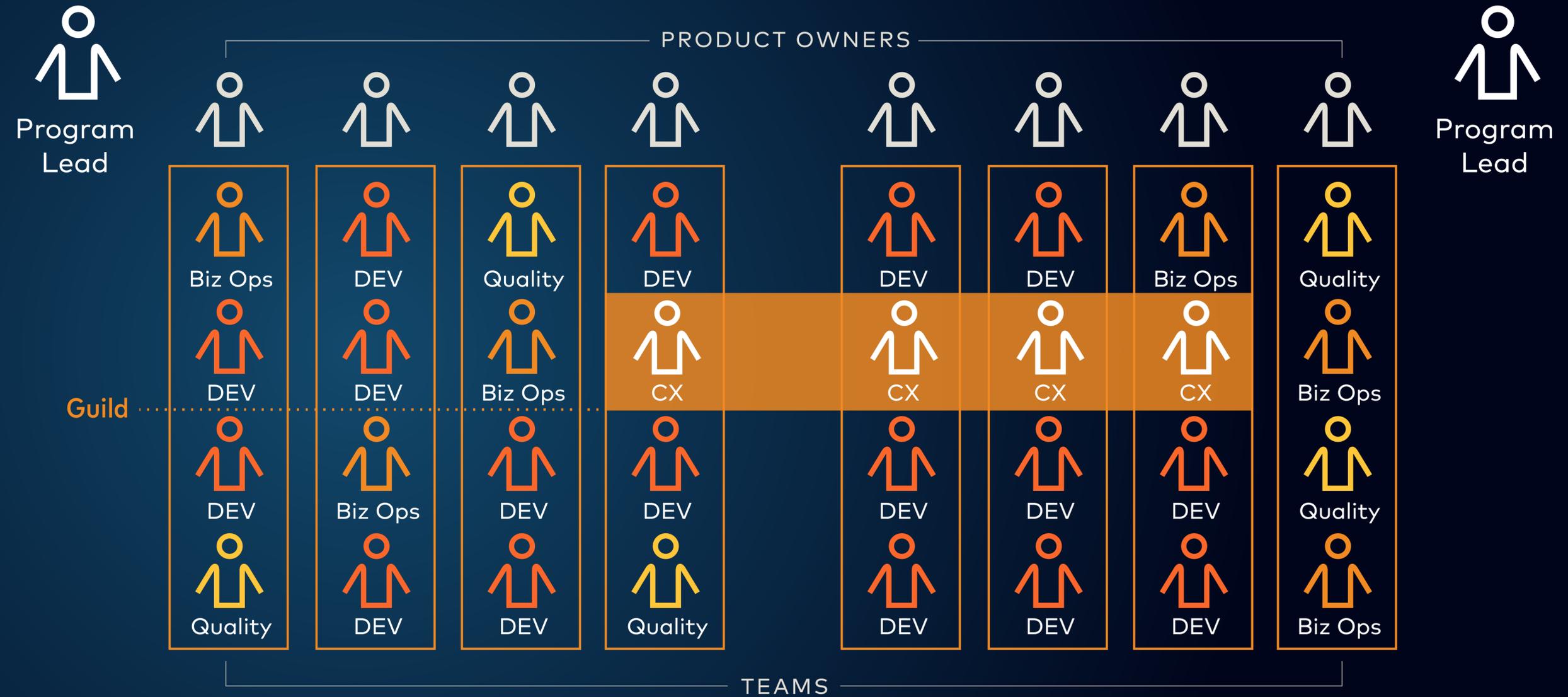
SAMSUNG



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.

