

Elevate the Consumer Digital Experience

Bringing purchase transparency and clarity to payment transactions

ETHOCA CONSUMER CLARITY



Today, issuers are facing challenges from all parts of the ecosystem



Increased consumer expectations



Rapidly changing digital ecosystem



Evolving competitive landscape

Issuers are facing demands from consumers – and others

Issuers are driven to perform, evolve and improve clarity. When consumers are less confused about their purchases, issuers can prevent chargebacks and friendly fraud; therefore, they will reduce their operating expenses while increasing revenue.

\$30.5B is the anticipated international chargeback value by 2021¹

50% of chargebacks for digital merchants are thought to be a result of friendly fraud²

73% of people agree that their financial service firm should be leaders in and users of emerging technologies that make doing business with them easier³

Ethoca's Consumer Clarity provides cardholders with transparency by sharing rich merchant and purchase details, while also evolving issuers' digital offering



Deepen engagement in your digital channel

- Share easy-to-understand information, such as digital receipts
- Provide merchant information, including contact details
- Offer visual cues to easily recognize purchases



Enable self-serve, on-demand access to detailed purchase information through different channels

- Mobile banking
- Chat

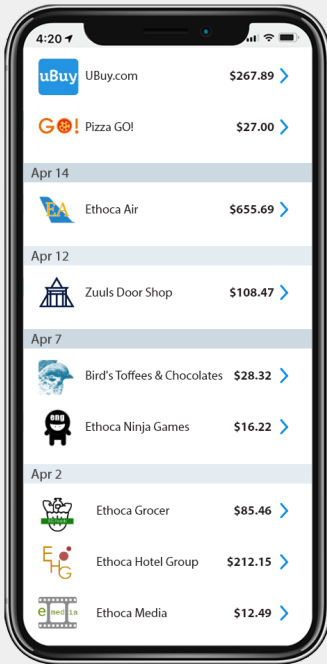


Use Call Center functionality to improve a consistent omnichannel experience

Consumer Clarity



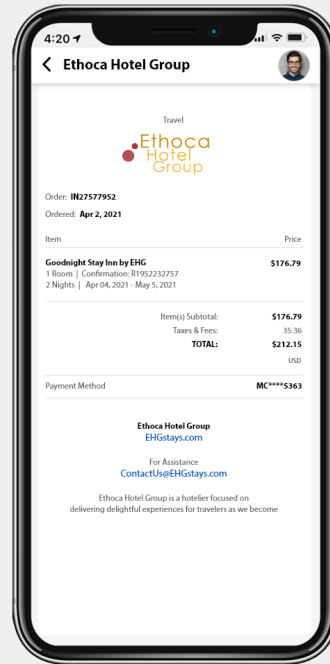
Drive digital engagement by providing information on-demand to enable self-serve. Share digital receipts, merchant contact details and more – **direct to consumers**. Digital is comprised of two components called Enriched Transactions (ET) and Digital Receipts (DR), both of which are available in a single API.



Enriched Transactions

Providing clear purchase information

Clean merchant name, logo, location and more



Digital Receipts

Presenting full digital receipts

Itemized, detailed purchase receipts



Fortify the **omnichannel experience** with consistent information across all touchpoints and improve the consumer experience by arming **call center** and **back-office** agents with purchase details.

Give cardholders an elevated experience while providing clarity and purchase transparency – all with **Ethoca's Consumer Clarity**.

For more information, please contact your Mastercard account representative.

