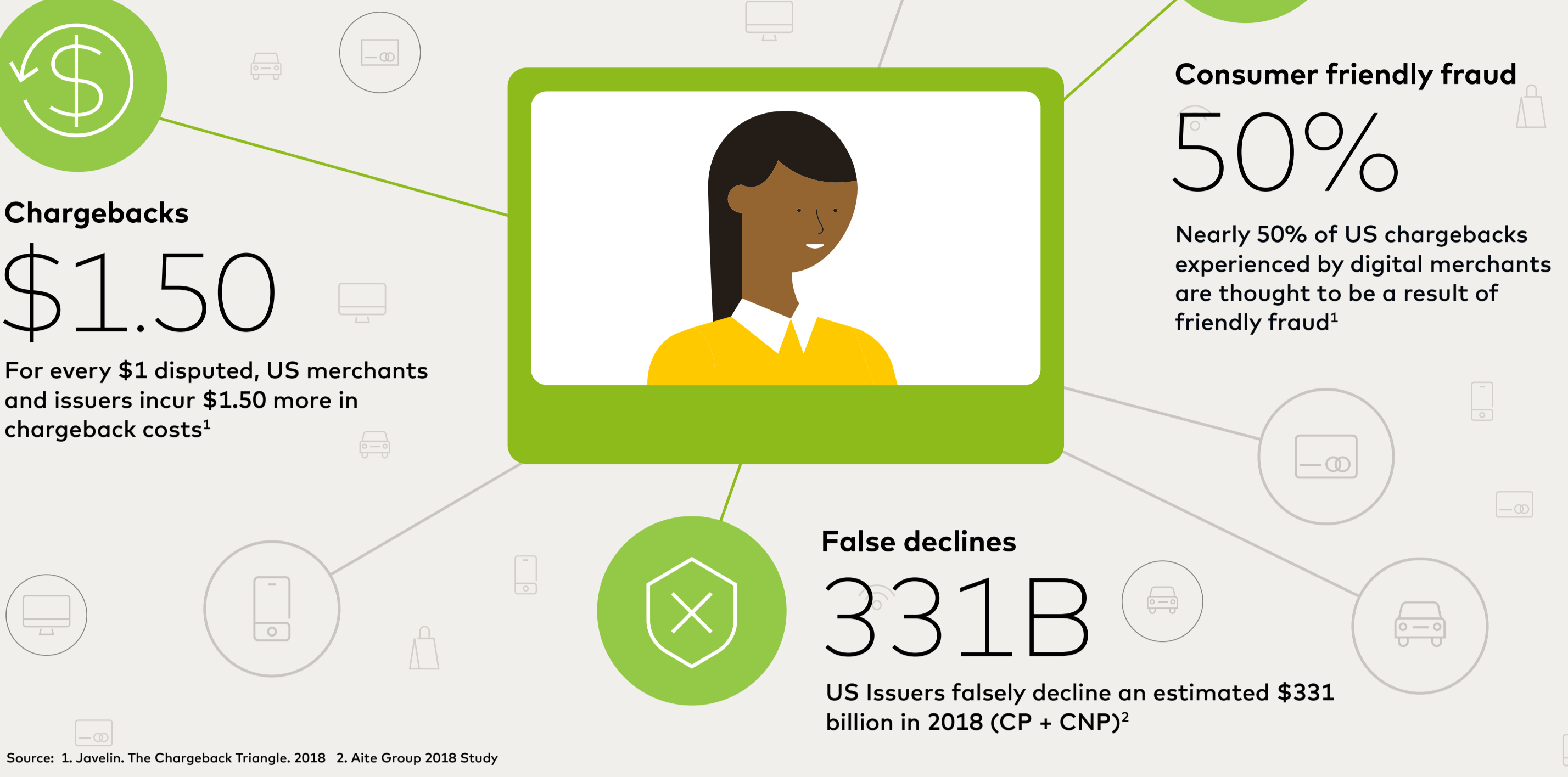


Mastercard + Ethoca

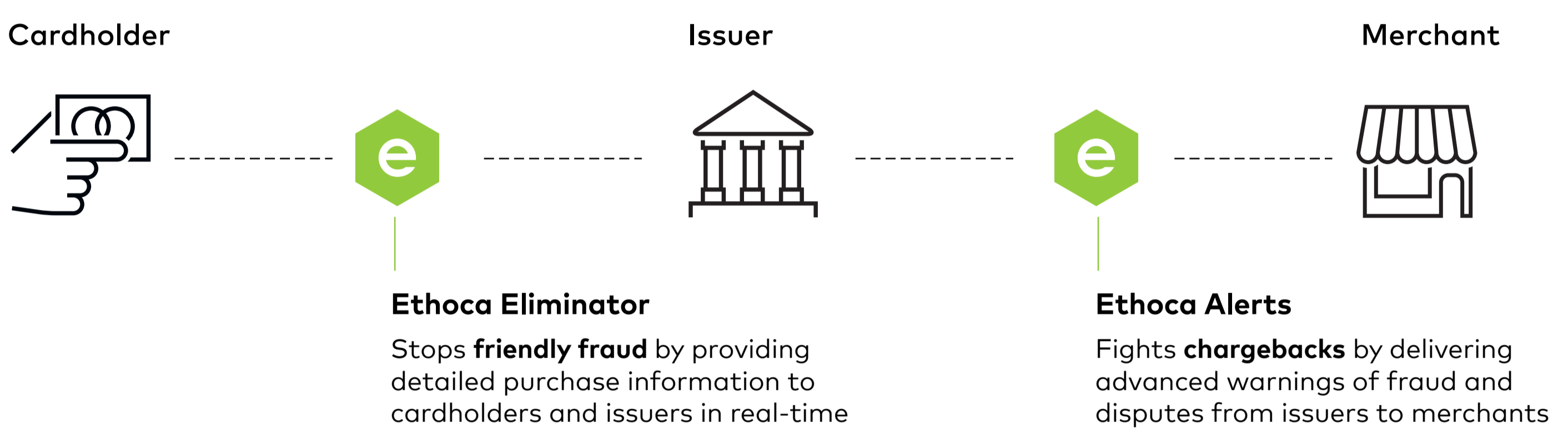
Transforming dispute resolution through merchant-issuer collaboration

Ecommerce is plagued with complex pain points



What is Ethoca?

Ethoca is the world's largest collaboration network connecting thousands of card issuers & ecommerce merchants to transform dispute resolution

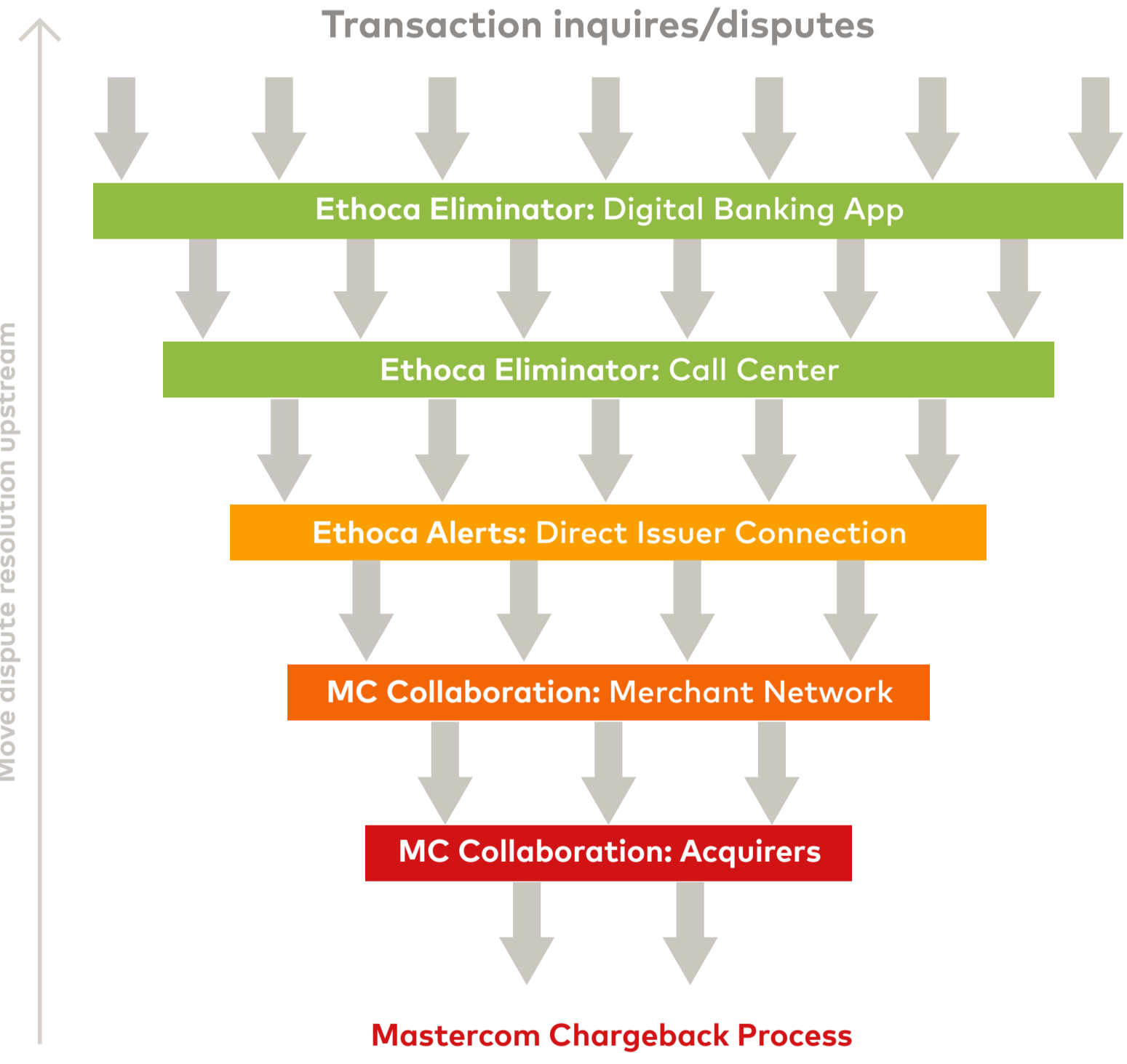


What is Mastercard & Ethoca's strategy for avoiding costly chargebacks?

- Dispute resolution upstream**
Move dispute resolution upstream well before the formal chargeback stage
- Rich intelligence sharing**
Leverage rich data & intelligence between all stakeholders
- Scale ecosystem**
Scale collaboration broadly across all stakeholders in the ecosystem

What is the best method to move dispute resolution upstream?

Leverage Ethoca Eliminator, Ethoca Alerts & Mastercom Collaboration to achieve **+80% reduction in chargebacks**



How has Ethoca's collaboration strategy impacted the payments ecosystem?

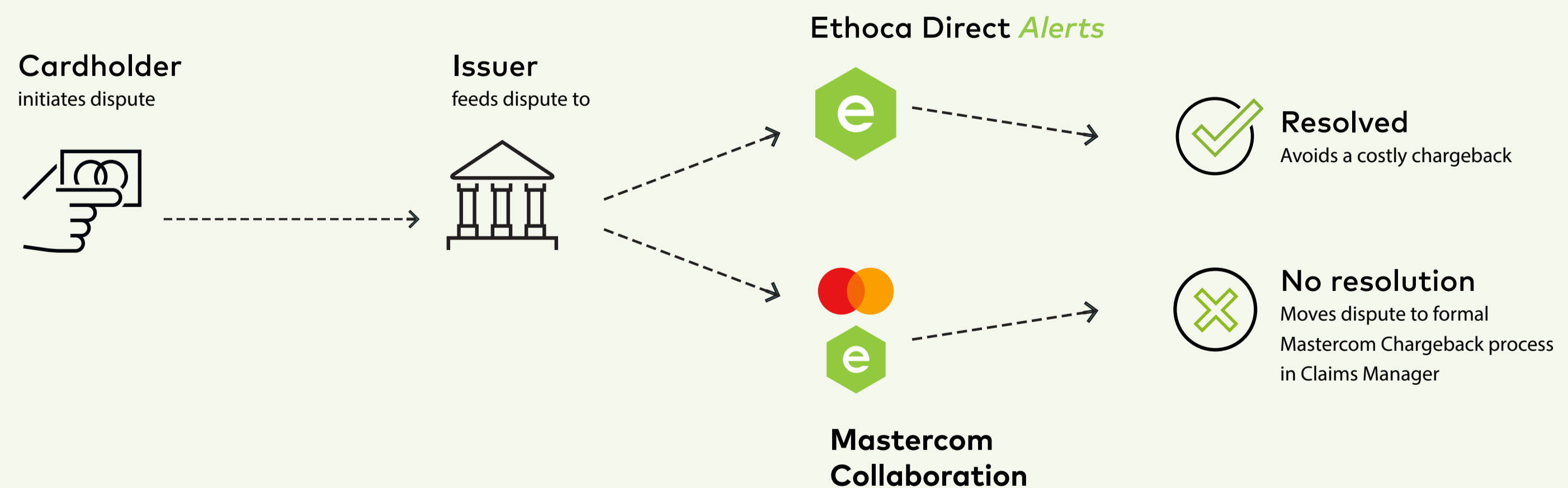
18M+ chargebacks prevented since 2011 thanks to Ethoca Alerts

\$3.3B value of Ethoca Alerts sent to merchants since 2011

39M volume of Ethoca Alerts sent to merchants since 2011

How can issuers participate?

Mastercard & Ethoca provide issuers with **two connection options**



What are the benefits for issuers & merchants to connect directly to Ethoca Alerts?

- Issuer benefits**
 - Fraud & disputes recovered in hours
 - Reduces losses on low value transactions
 - Recovery of 3D secure losses
 - Improved customer experience
- Merchant benefits**
 - Stop the fulfillment of fraudulent orders
 - Eliminate more chargebacks
 - Improve transaction acceptance
 - Improve models to fight future fraud