Bringing MSMEs into the Digital Economy

Supporting MSMEs with a Dedicated Focus on Women

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Fabricating a new path forward
Mastercard’s Commitment

1 billion Individuals connected to the digital economy by 2025

50M Micro and small businesses connected to the digital economy by 2025

25M Women entrepreneurs connected to the digital economy by 2025

Building a digital ecosystem

Government disbursements • Wage digitization • Fintech partnerships
Mobile network operators • Digital platforms • CityKey • Community Pass
Benefits of Electronic Payments

**Why Merchants May Not Accept Electronic Payments**

- Fear of paying more in taxes
- Fear of not getting paid
- Delay in getting paid
- Acquirers reluctant to take on risk
- Cost of electronic payments
- Acquirer onboarding challenges

**Benefits of Accepting Electronic Payments**

- More transactions and higher average sales
- Safer and operational efficiencies
- More customers, faster checkout
- Reach customers digitally
- Integration with small business tools
- Access to Covid relief programs

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How Mastercard is bringing merchants into the digital economy

Reducing the cost of acceptance

Tap on Phone
Allows merchants to turn their Android smart phone into a contactless acceptance device.

QR
Enables consumers to pay via their mobile device by snapping a photo of a QR code sticker or poster presented by the merchant.

Enabling e-commerce

Simplify Commerce
Enables acquiring banks to offer e-commerce payment solutions to small merchants including an online store builder and electronic payment acceptance.

Enabling merchant onboarding

Payment Facilitator Program
Educates FinTechs how to enable card payments for small and micro merchants on behalf of the acquirer.

Smart Onboarding
Provides acquirers with tools to digitize and improve the application and underwriting process so merchants can be onboarded faster.

Providing access to credit

Jaza Duka
Partnership with Unilever that uses signals like historic purchasing data to establish a merchant’s creditworthiness with banks who use that information to extend low risk credit.

We’ve committed $250 million over five years to support small business in the US and other markets where we operate.
Designing a better world for women

**People**
- **Unified Parental Leave**
  Providing 16 weeks of fully paid leave for all new parents
- **Female mentorship program**
  Pairs senior female executives with junior female employees
- **Women’s Leadership Network**
  A global community to help empower female leaders at all levels

**Markets**
- **Jaza Duka**
  Provides a micro-credit eligibility recommendation
  Over 18,000 registered, and on average retailer increased sales by 20%
- **Path to Priceless**
  Pledge to help 1M female entrepreneurs across North America with advisory, mentorship and community

**Society**
- **Girls4Tech**
  Program to educate young girls in STEM skills
  Now in our 6th year, we’ve engaged over 800,000 students
- **Mastercard Farmer Network**
  Digital platform that connects smallholder farmers, mostly women, to financial services.
  Over 250,000 smallholder farmers are already benefiting
Access to a better life starts with a digital economy

Mastercard’s role is to enable the network that helps the financially excluded, especially women, get access to the tools, products, resources and programs they need to participate in the digital economy

But we can’t do this alone. We need to partner with like-minded organizations to bring this vision to life
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