



# 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

Government disbursements • Wage digitization • Fintech partnerships  
Mobile network operators • Digital platforms • CityKey • Community Pass

1 billion 

**Individuals** connected to the digital economy by 2025

50M 

**Micro and small businesses**

25M 

**Women entrepreneurs**

connected to the digital economy by 2025

Building a digital ecosystem



# 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



Cost of electronic payments



Acquirers reluctant to take on risk



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



# How Mastercard is bringing merchants into the digital economy

## Reducing the cost of acceptance



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



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



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

## Enabling merchant onboarding



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



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

## Providing access to credit



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

### Start Path

Collaborate with later-stage tech startups

Our female-founded and -led start-ups have raised nearly \$1B in capital investment

### Center for Inclusive Growth

Helping digitize women-centric microfinance institutions like ACCION and Grameen America



## Society

### Girls4Tech

Program to educate young girls in STEM skills

Now in our 6<sup>th</sup> 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



## Executing against the vision

- 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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