



Collaborating to Advance Digital Business

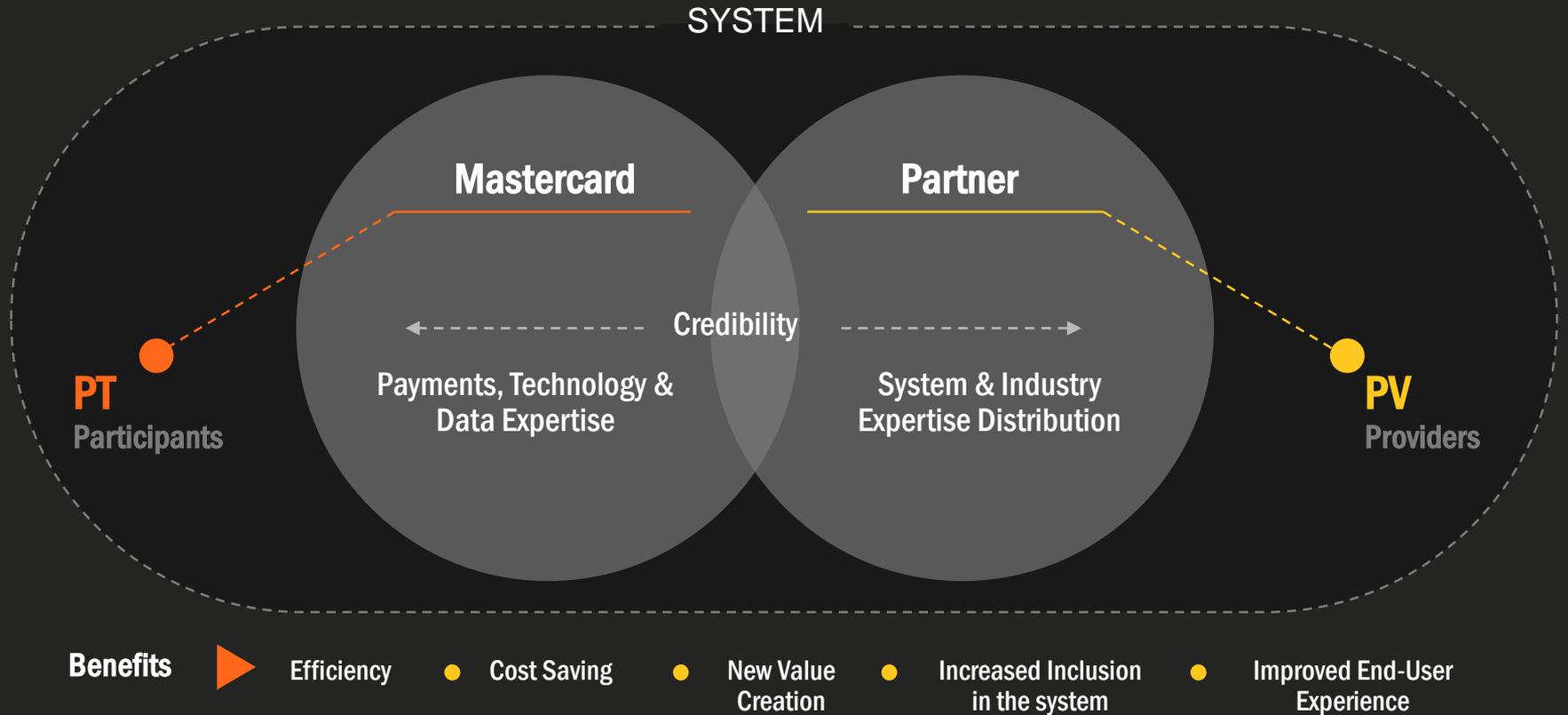
Claire Thompson,
Executive Vice President – B2B Enterprise Partnerships
Mastercard

With our partners, we're going beyond card payments, providing insights and agility to B2B space



- 1 Mastercard has acquired 18 entities in the past 10 years, including 6 in the past year alone
- 2 In the past 24 months, Mastercard has also rapidly developed dozens of new data, cyber intelligence, payments and digital solutions
- 3 Mastercard's scale and expertise brings together many parties to operate together for the collective benefit, bringing business, payment and finance together
- 4 We have been collaborating with Tungsten network in defining how together we solve industry challenges

Applying the Mastercard Network Model in New Ways



Game-Changing Trends are Impacting Industries and Reshaping the Payment Landscape



Collaboration across fintech



New networks and distributed ledgers



Leveraging the value of data



Seamless, personalized payments



Perform business models



Increased bank-level security risks



Emergency identity + authentication models



Shift from product to services



Open Banking



Platform aggregation



Alternative payments/
contactless



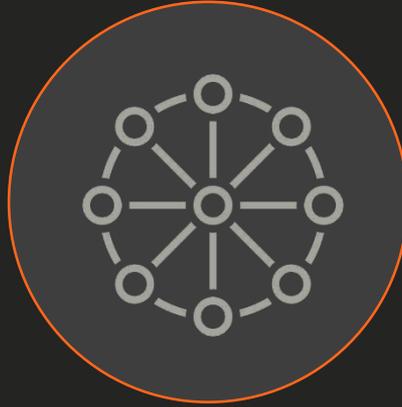
Modernizing infrastructure



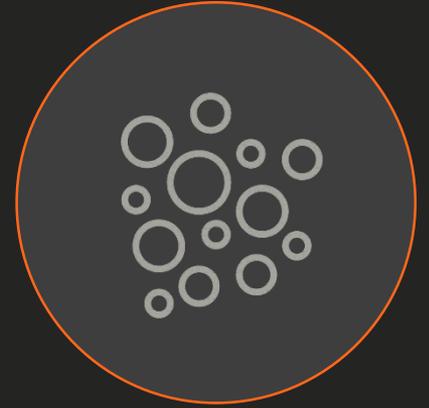
Game-Changing Trends are Impacting Industries and Reshaping the Payment Landscape



**Collaboration
Across FinTech**



**New Networks/
Distributed Ledgers**



**Leveraging the
Value of Data**



Mastercard and Tungsten Partnership

Together with Tungsten we can deliver insight and agility across business supply chains.

WHO

they're doing business with and who they can trust

WHAT

business they're doing with them

WHERE

they have financial agility to pursue new opportunities

2.3bn accounts

56Bn transactions processed / yr.

150+ currencies

210 countries & territories



Introducing Mastercard Track™ to the Tungsten Ecosystem

Tungsten can now connect you to Mastercard Track™, a unique global trade platform that simplifies and enhances how companies around the world do business with each other

Risk Management

- Enhance KYC/KYS processes
- Manage supplier compliance
- Fraud and duplicate payment mitigation
- Verify buyer credit worthiness

Payments

- Migration to frictionless electronic payments
- Pay how you want to pay and be paid the way you want to be paid
- Reconciliation of payments – connect payments back to invoices

Trading Partner Management

- Shorten timeframe to onboard new trading partners
- Handling supplier payment status inquiries
- Keep supplier payment details up to date
- Manage multiple buyers using multiple networks

Simplify How You Do Business

Identifying Trusted Partners

Payments

Financing

Know Who You are Doing Business With

Fully permissioned open directory

- 210 m+ digital business identities

Automated customer experience

- Single point of access pre-filled

Risk Management:

- Continuous 'always on' monitoring



Simplify How You Do Business

Identifying
Trusted Partners

Payments

Financing

Payment facilitation

Tracking

- Complete visibility from payment approved to cash in account

Network

- Optimise payment institution and type: bank to bank, real time, cross border, & card

Visibility

- Deliver rich transaction information with payment for efficient & effective reconciliation & payment allocation



Simplify How You Do Business

Identifying
Trusted Partners



Payments



Financing



Trade finance

Financing

- Access to multi funder platforms to drive inclusive finance

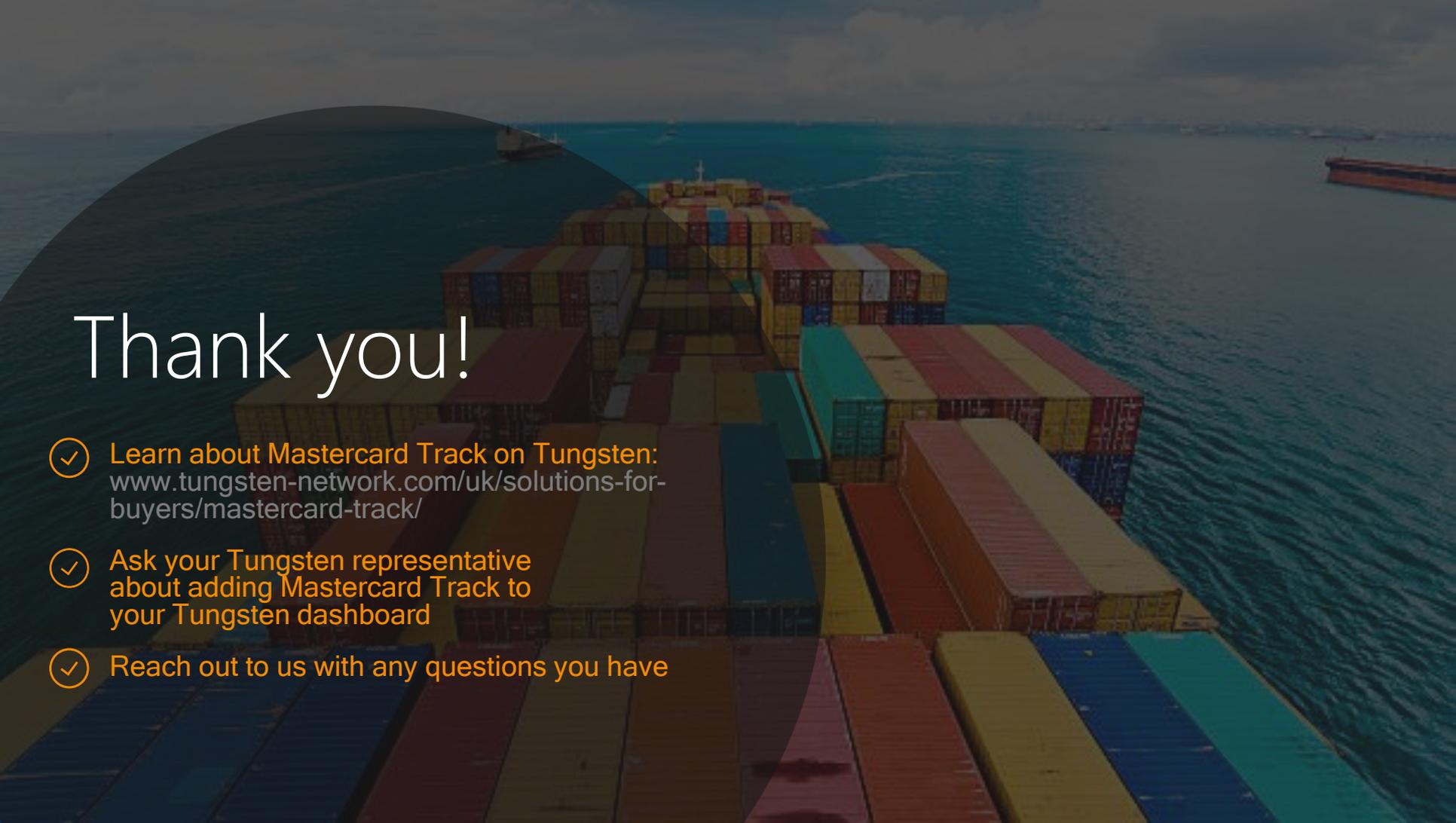
Easy interface

- Simple 'click' to finance

Flexible solutions

- Ability to finance individual transactions when required





Thank you!

- ✓ Learn about Mastercard Track on Tungsten:
www.tungsten-network.com/uk/solutions-for-buyers/mastercard-track/
- ✓ Ask your Tungsten representative about adding Mastercard Track to your Tungsten dashboard
- ✓ Reach out to us with any questions you have