



POLIS: PAYING FOR MOBILITY  
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# Building More Connected, More Inclusive Cities

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# Cities are hubs of activity



## Society



70%

of the **world's population** will live in cities by 2050<sup>1</sup>

## Economy



80%

of **global GDP** generated from cities<sup>2</sup>

## Environment



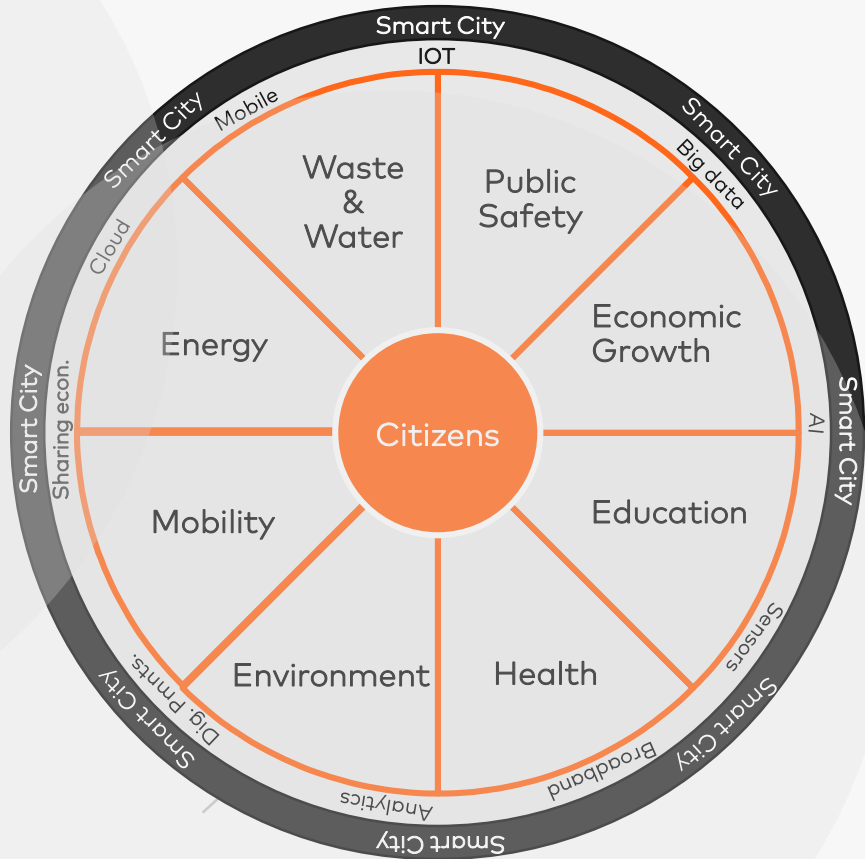
70%

of **global CO2 emissions**<sup>2</sup>

<sup>1</sup> OECD  
<sup>2</sup> World Bank

# But, they face a complex set of challenges...

- **Shrinking** budgets
- **Aging** infrastructure
- **Diminishing** environmental resource
- **Shifting** demographics and labor skills
- **Continued rise** of economic inequity



Forward-thinking organizations who can meet these challenges...

..will write the next chapter in urban development & capitalize on the opportunities.



\$3.5 Trillion

Revenue from smart city technology will grow over the next 10 years<sup>1</sup>

\$41 Trillion

This revenue will **grow even more dramatically** over the next 20 years<sup>2</sup>

<sup>1</sup> Persistent News Research Report

<sup>2</sup> CNBC

# Partnering to enable more connected and efficient cities.

Mastercard is enabling **globally interoperable digital payments** and **holistic public-private-partnerships** that help cities move beyond the daily friction caused by cash and checks.

# Cost effective digital transit payments.

By combining payment, ticketing and mobile technology, Mastercard is transforming how cities collect fares and how people connect with city services.



## Save Money

Extra funds for service improvements



## Support Tourism & Visitor Strategies

Remove barriers to public transit use



## Real-time Data

Understand what people do in a city



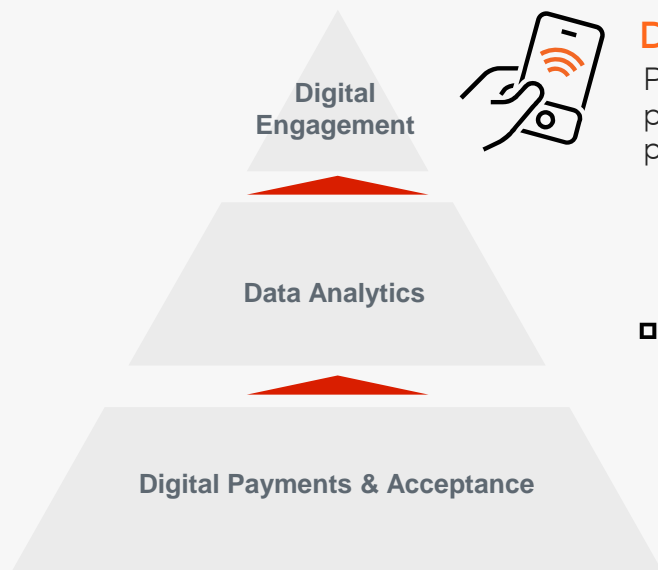
## Rapid Digitization

Engage citizens in real-time



## Establishing digital identity

# The "smart" journey – our approach.



## Digital Enablement

Provide new solutions to manage growing demand, deliver personalized city services, incentivize behavior, and help predict future outcomes



## Data & Analytics

Measurement, reporting, trend analysis, benchmarking- extract insights from data to run the city more efficiently



## Digital Payments & Acceptance

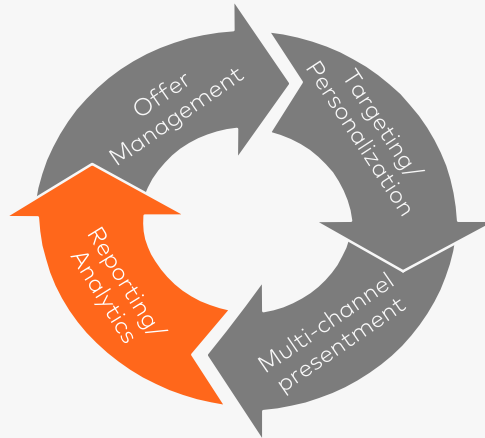
Drive digital payments and displace cash to improve security and help the city run efficient services

# Incentives help manage transit demand



Pilot launched in **Chicago** uses economic levers to incentivize travelers to change mode or time

## Mastercard Offers Platform and Personalized Card-Linked Offers



- Once payments are digitized, data insights help cities understand and connect with their citizens better.
- In Chicago, Mastercard has brought together partners to find ways to better predict transit supply and demand around Chicago Cubs baseball games.
- Recently, 2,500 commuters participated in a trial where they were offered a fare rebate or a charitable donation in their name if they changed their travel pattern.
- Preliminary results indicate that up to **25 percent** changed the time of their ride when offered an incentive, helping the city to manage high demand around Cubs games.



Digital Payments

Urban mobility

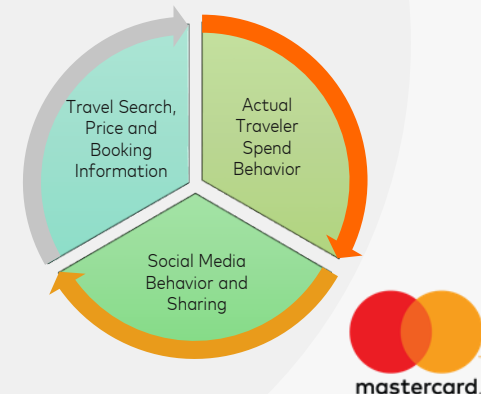
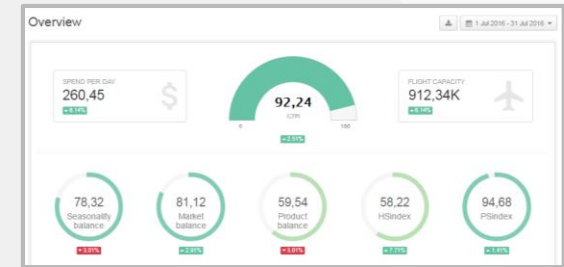
Tourism &amp; Planning

Economic  
Development

Inclusive Growth

# Helping cities to make smarter, more informed decisions – Travel & Tourism Platform

- The first big data platform specially designed to mine real-time destination Intelligence from Mastercard transactions, social sentiment and booking data
  - Leverages a wide range of data sources from a Global Distribution System through Amadeus, Social Media (Twitter/Instagram/TripAdvisor), Google and Mastercard
  - Covers the full travel cycle from pre to post-trip to deliver and more accurate insights and understand different behavioral patterns for a destination
- Subscription-based to guide cities and businesses to make informed decisions



# Measure the true economic health of your city

Identify the areas that could drive the highest potential growth

## What if you could....

- Measure the impact of your own interventions and other **events** at a truly hyperlocal level
- Identify areas most needy of regeneration investment ... and track the efficacy of that investment over time
- Understand your catchment area – where do people come from and what do they do in your City when they get here
- What is your retail gap? Which merchants should you attract to your City to ensure that supply is reflective of actual demand for goods and services
- How does the City perform at different times of day



Digital Payments

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# Drive Financial Inclusion and Inclusive Growth

## Inform policies through data

Partnering with governments and academia to use data to better understand cities such as helping to uncover “financial deserts”

- With the White House’s Data Driven Justice Initiative, Mastercard used its aggregated merchant data and Baltimore’s open source public safety data to show the impact crime has on jobs and retail

## Financial Inclusion

Commitment to providing safe and secure access to financial services through our financial inclusion

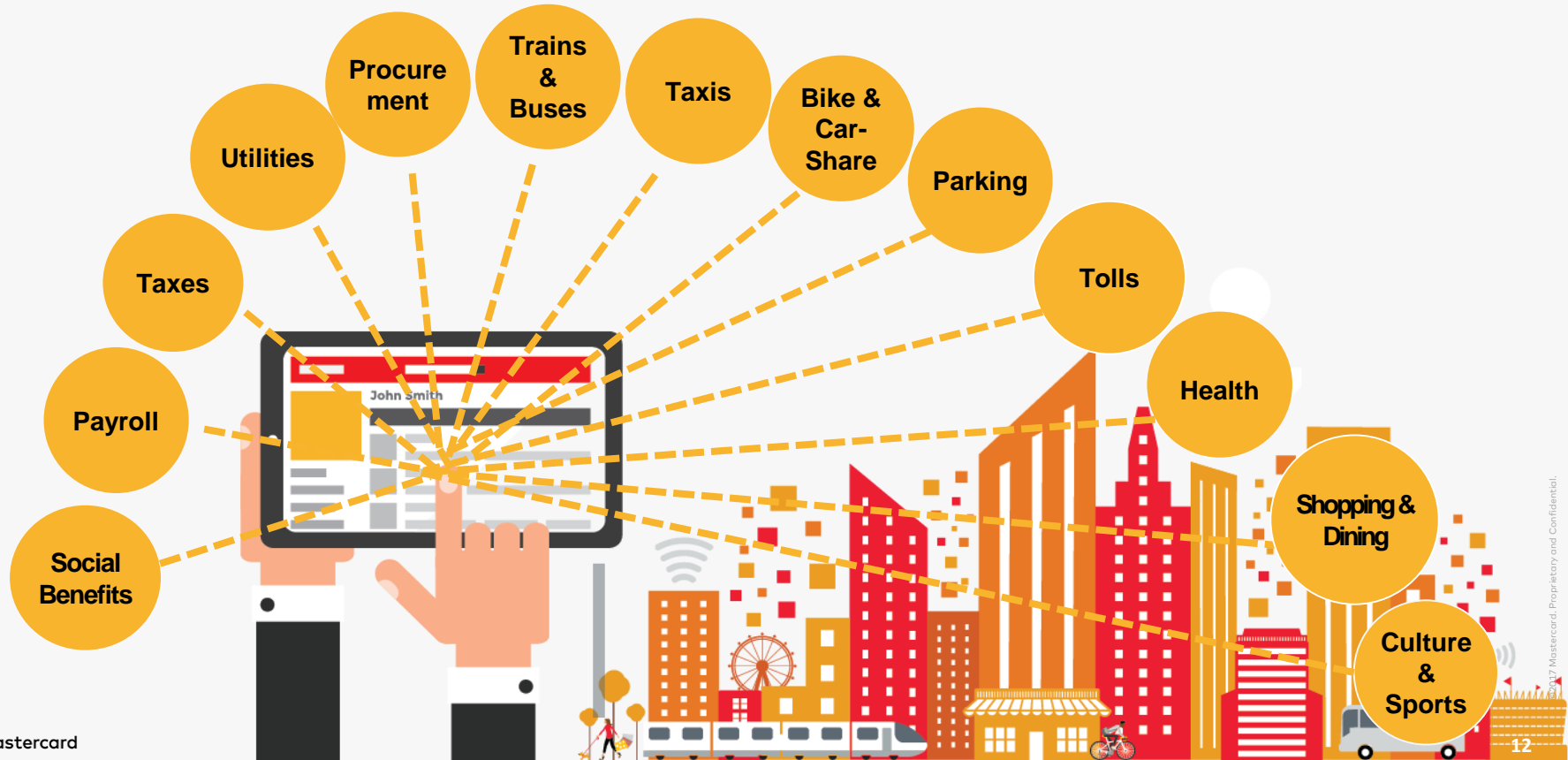
- Digitizing social benefits disbursements
- Multi-function cards for receiving and making payments for citizens with or without bank accounts
- Access to social benefits and services - transit, libraries, museums, build financial identity

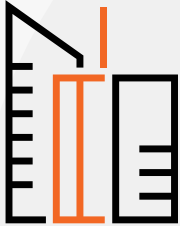
## Inclusive Growth

Commitment to leveraging Mastercard’s expertise, data, technology and philanthropic investments to drive equitable and sustainable growth

- Bring grassroots innovation to scale
- Prepare people for the jobs of tomorrow
- Unlock the power of data for social impact
- Connect economic mobility to urban mobility
- Enable more stability for gig economy workers

# Co-creating smarter urban services that benefit all citizens, – Your city at their fingertips

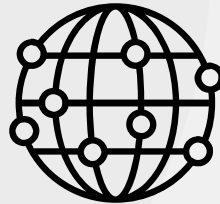




WORKING WITH **100+** CITIES  
EXPAND TO **500+** CITIES BY 2020

## City Partners

Singapore, London, Sydney, Cyberjaya,  
Mexico City, Chicago, New York



## World Class Assets

Global Network, Open Standards, Data Analytics, TMIP\*, Priceless Platform, Mastercard, Labs, MDES, Payment Gateway\* *TMIP – Transit-Enhanced Mastercard Interface Processor*

## Strategic Partners



EUROPEAN CITIES AND REGIONS NETWORKING FOR INNOVATIVE TRANSPORT SOLUTIONS



# Let's get started.

[www.mastercard.com/smart-cities](http://www.mastercard.com/smart-cities)