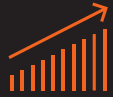




Helping issuers level the field

Mastercard Early Detection System

THE "BUSINESS" OF STOLEN DATA IS:



400% +

GROWING

infection rate for smartphones and IoT devices¹



4.2B

BIG

records stolen in 2016²



9 minutes

FAST

is all it took in a sample test for stolen data posted to the dark web to be used³

MOST TOOLS TO STOP FRAUD FROM STOLEN DATA ARE:



40%

REACTIVE

of consumers use the replacement card less, in some situations⁴



95%-97%

BROAD

of PANs identified by ADC never have fraud⁵



6-18 months

SLOW

typical gap between fraud event and issuers notified⁵

MASTERCARD PROVIDES PRIORITIZED & TARGETED AT-RISK PAN INFORMATION* TO ISSUERS – USING PROPRIETARY DATA, MODELING & OUR GLOBAL NETWORK VISIBILITY, TYPICALLY BEFORE FRAUD OCCURS



Help reduce fraud and related costs by pro-actively monitoring at risk accounts*



Protect cardholder loyalty and decrease attrition by early fraud detection and informed card reissuance

*Confidence levels indicate the likelihood that the PAN may be used for fraud. Fraud may not occur.

With Early Detection System, issuers can take proactive measures to mitigate fraud. A simple one-time set-up is all that's required.

For more information about Mastercard Early Detection System, please visit:
newsroom.mastercard.com

SOURCES:

1. Nokia threat intelligence report- 2H 2016, 2017.
2. Risk Based Security. Annual Data Breach Quick View Report. 2017.
3. FTC, GOV. How fast will identity thieves use stolen info? May 2017.
4. ABA. Target Breach Impact Survey. 2014.
5. Mastercard Data Warehouse. 2017.

