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NBG Fintech #2 Crowdhackathon

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Greece, Cyprus and Malta

Mastercard Digital Vision

Our GOAL:

- Digitalization of our products and services

- Innovation that is safe and cutting edge

- End-user focus that ensures the user experience is engaging, easy and something they want to use repeatedly

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The road to Innovation

Innovate and partner with the community:

- Mastercard Labs

- **Mastercard Developers: OpenAPI platform**

- Initiatives: Start Path, the Heart

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What is the Mastercard API Platform?

http://developer.mastercard.com

- **Single gateway** for our partners to access a diverse range of Mastercard's open API services across payments, data and security (25 APIs at launch)

- **Streamlined experience** across our APIs with features and functionalities focused on helping developers **speed up the integration process**

- **Clear, developer-friendly documentation** with APIs supported by SDKs, developer tools and sample code for the top 6 programming languages
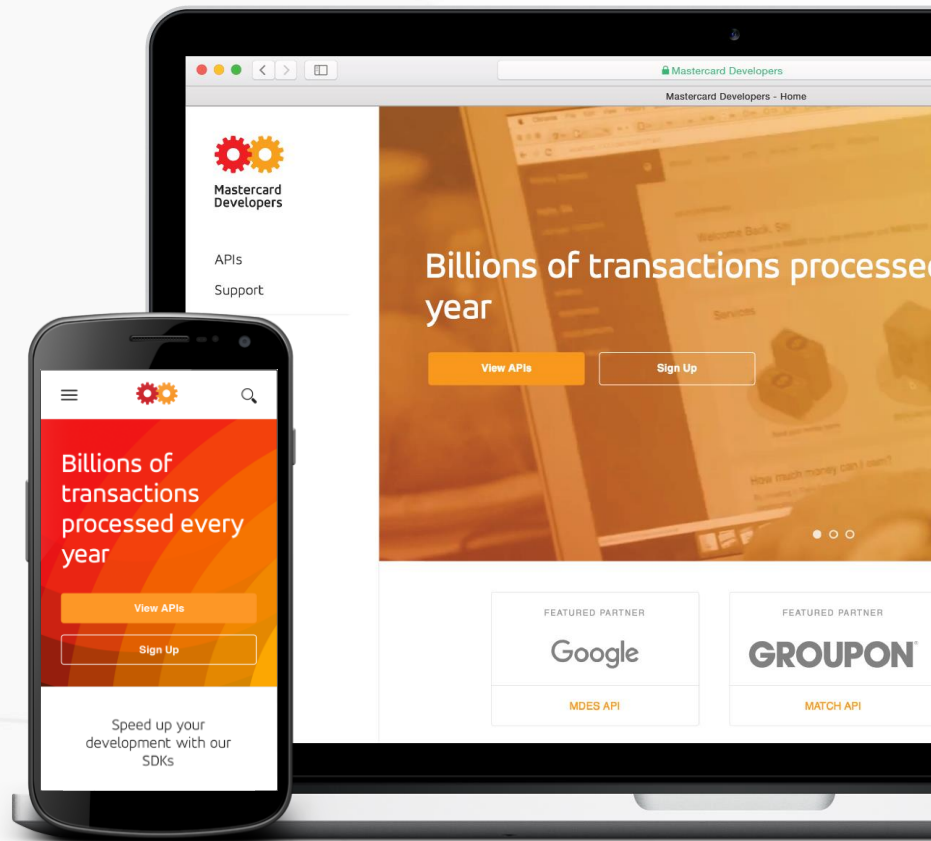
Available products

Mastercard offers an unmatched breadth of data and merchant fraud services and developer tools

- **25 Mastercard APIs**
  - Our data services enable partners to measure the impact of digital media campaigns, perform precision targeting, and inform commercial real estate transactions

  - Our merchant fraud services span Fraud Scoring for Merchants, MATCH and Risk Based Decisioning – helping to further secure digital transactions

- **SDKs for every Mastercard API**
  - Enhanced set of developer tools (e.g. SDKs and sample code across six programming languages)
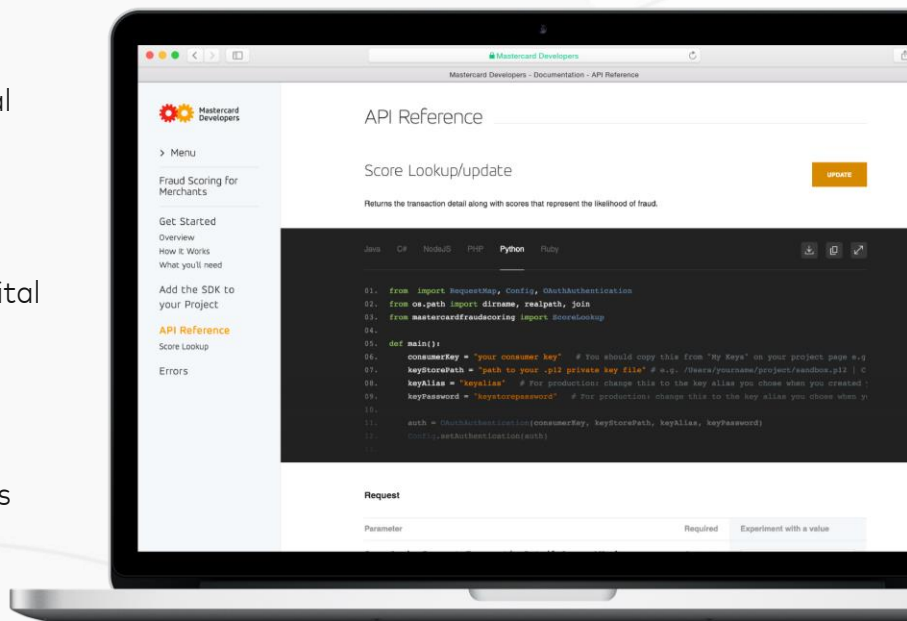
Who is using our APIs today?

Mastercard APIs have been integrated into many popular platforms across a large breadth of partners

MDES
Generate tokens for ApplePay

MATCH
Prevent onboarding of fraudulent merchants

Masterpass Merchant API
Simplify the online checkout experience.

Simplify Commerce
Integrate payments acceptance into their Dynamics platform

Qkr
Allow customers to pay at the table

Masterpass Issuer API
Incorporate checkout capability in their Citi Pay application

Media Measurement
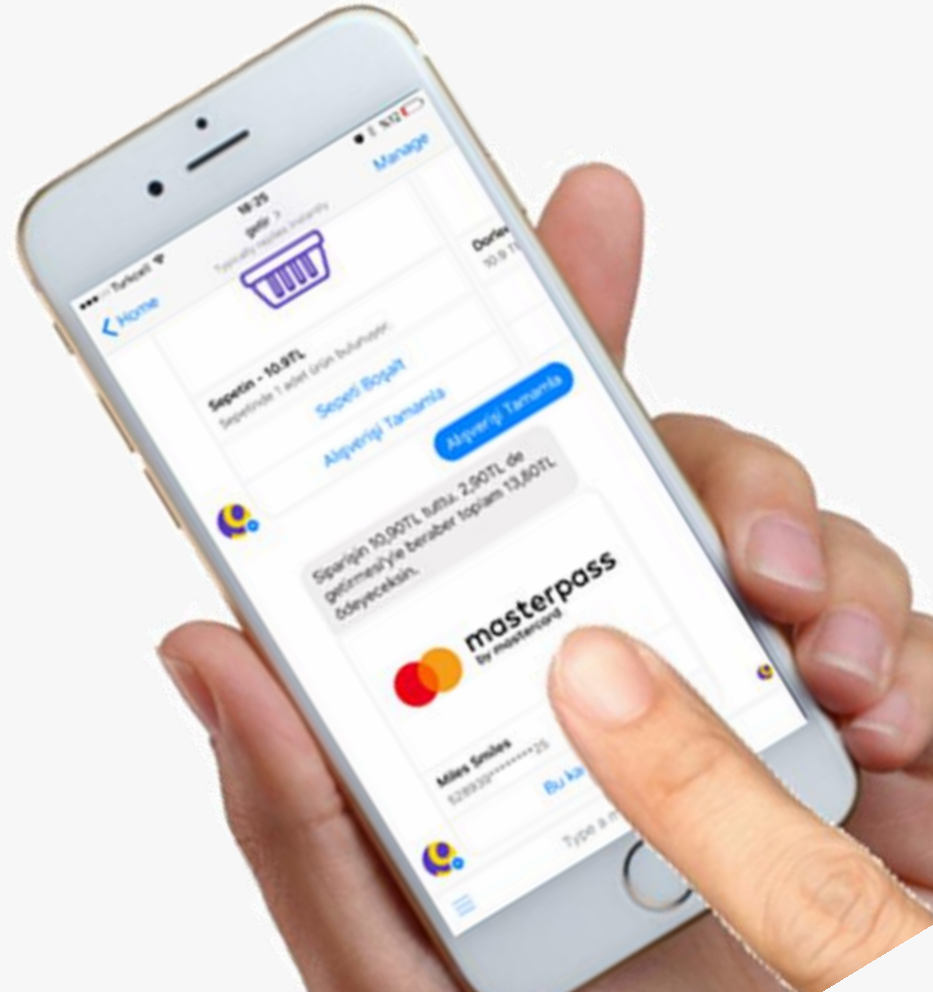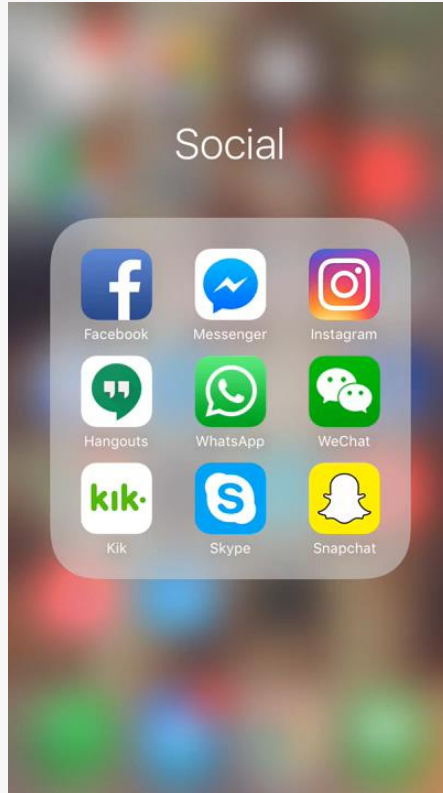Measure the impact of Google AdWords on in-store spend

Payment Gateway
Accept payments and reduce fraud on online checkout

Masterpass Chatbot

Digital Commerce
Chatbots on Facebook
Messenger

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Subway experience with messenger and chatbot

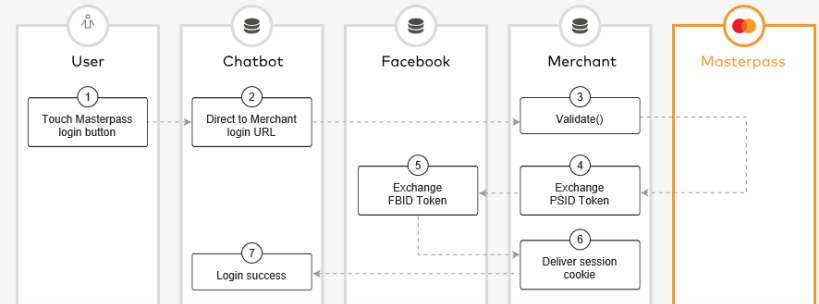Mastercard

Masterpass-chatbot integration steps

Testing the Chatbot

1. Create a Facebook Messenger App and Page
2. Set the FB Page Access Token as an Environment Variable
3. Setup a development webhook
4. Start Node.js Chatbot server
5. Configure the webhook in the Facebook Developer Portal
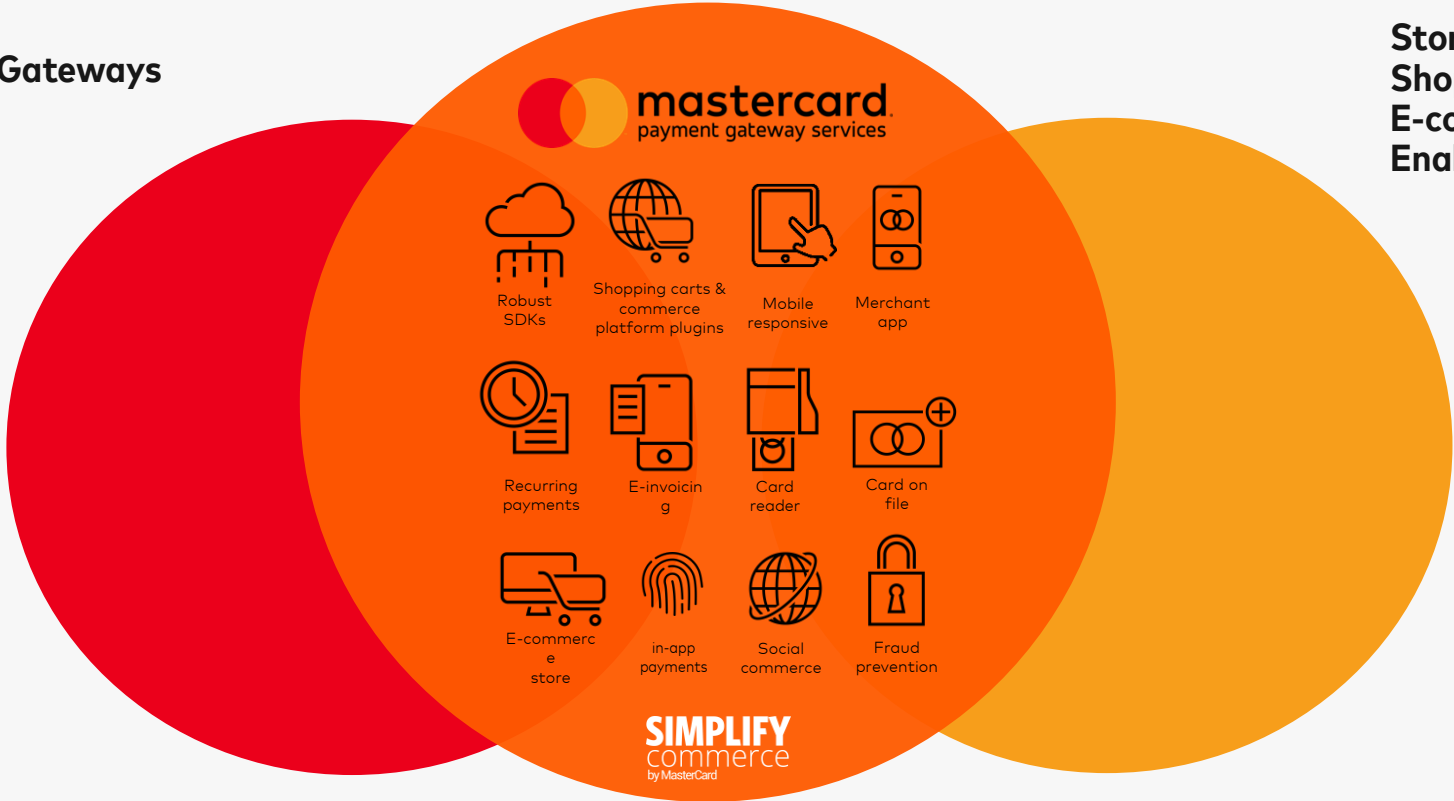6. Test the chatbot

Integrating with the Masterpass Merchant Backend (javascript)

1. Get to know the Masterpass Merchant API
2. Start the account linking flow
3. Starting a pre-checkout flow with the Masterpass Merchant API
4. Doing an Express Checkout or
5. Doing a Standard Checkout

Simplify commerce

PSPs/Gateways

Store Builders/ Shopping Carts/ E-commerce Enablers

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payment gateway services

Robust SDKs

Shopping carts & commerce platform plugins

Mobile responsive

Merchant app

Recurring payments

E-invoicing

Card reader

Card on file

E-commerce store

in-app payments

Social commerce

Fraud prevention

SIMPLIFY commerce by MasterCard

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Developer tools

Easy-to-use developer tools make it easy for developers to implement the solution

- SDKs in 9 popular programming languages, including SDKs for iOS and Android

- Simplify Link – a simple OAuth 2.0 authentication flow makes it easy to connect a white-labelled Simplify account to an application

- Enabled with Masterpass so customers can choose to pay with cards registered in their Masterpass wallet

- Quickly add PCI compliant hosted payments to any site with just a few lines of code

- Sandbox accounts are fully functional, so developers can quickly generate a new API key and go "live"

java   ruby   python   perl   php

.net   node.js   iOS   android

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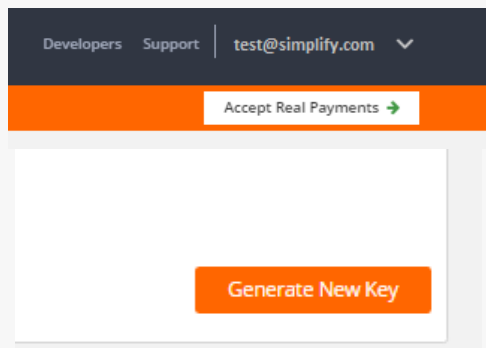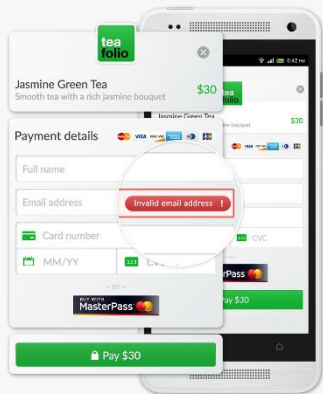
Simplify commerce API

Authorization
An instance of a credit/debit card authorization, with a payment expected to be captured later.
CardToken
One time use token representing card details that can be used to create a payment.
Chargeback
An instance of a credit/debit card payment that is in dispute.
Coupon
Coupons can be applied to subscriptions.
Customer
Customers can be assigned subscriptions for recurring payments.
Deposit
Deposits represent transfers of funds to your bank account.
Invoice
An invoice contains items to charge a customer.
InvoiceItem
Line items for invoices.
Payment
An instance of a credit/debit card payment.
Plan
Recurring payment plans that are used to create subscriptions.
Refund
A refund of a previous payment (full or partial).
Subscription
Subscriptions to recurring plans for a particular customer.
Tax
Tax rates to be applied to an invoice.
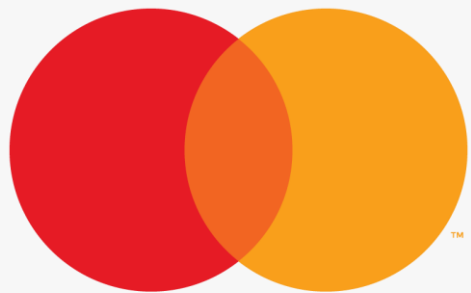**TransactionReview**
An instance of a review for a given payment or authorization.
Webhook
Objects representing HTTP endpoints that will receive callbacks after various events.

SIMPLIFY
commerce

Resources:

https://simplify.com/commerce/docs/api/index?api=payments

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Thank you!

Q/A?