



CARDLESS ATM POWERED BY MASTERCARD

Increase customer satisfaction and security with digital innovation at the ATM.

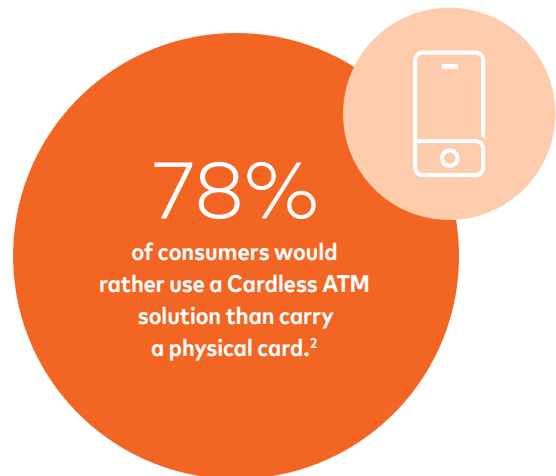
Digital-first expectations.

Consumers expect a seamless, transparent, and digital solution at home and abroad across the entire retail banking experience—and the ATM is no exception.

81% of consumers are using digital channels to engage with their bank.¹

69% of consumers want their entire financial lifecycle on digital.¹


88% of consumers feel it is important to know ATM fees before the transaction.²




The foreign travel reality.

Wariness of foreign ATMs causes consumers to carry foreign currency from home when traveling abroad, increasing costs and exposure to theft or loss. Consequently, cross-border travelers are using foreign ATMs only as a last resort, getting their foreign currency from places other than your bank. This can be costly for them and disintermediate you.

66% 
of the foreign cash used abroad is obtained at home.²

41% 
of the foreign cash obtained at home is sourced from currency exchange bureaus.²

47% 
of consumers say their primary reason for bringing foreign currency from home is convenience.³

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The only globally interoperable, fully transparent solution that leverages existing card rails and settlement structures. Though banks are launching their own cardless solutions, they can only be used by their customers at their ATMs. For the best customer experience, you need the interoperability, scalability, and transparency that can only be achieved through a global network.



Consumers love Cardless ATM.

55% of respondents said that if a prospective bank offers Cardless ATM features, this has a moderate to major impact on the decision about which bank to choose, when considering changing banks or adding a new bank to their portfolio.²

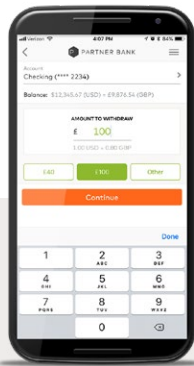
FEATURES

At home or abroad, consumers are better served and better assured with a digital solution.



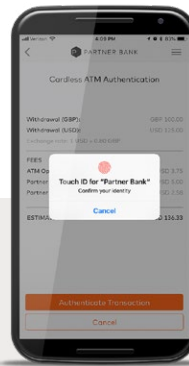
Convenience

Consumers find the nearest ATMs using the banking app.



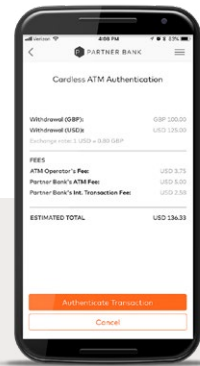
Engagement

Easily set up a withdrawal within the banking app.



Safety

No physical card involved means safer cash withdrawals.



Transparency

All applicable fees and exchange rates are provided prior to the transaction.

Flexible APIs are designed for low investment and easy implementation.

APIs will be available to support a domestic on-us pilot at the end of 2018. Support for cross-border and off-us is targeted for global launch in Q2 2019.



Contact Mastercard Now

For more information, please contact your Mastercard account representative.

1. Oracle Financial Services Global Retail Banking Survey 2018, The New Digital Demand in Retail Banking, 2018
2. Mastercard Cardless ATM Quantitative Research in 12 countries, Oct 2017
3. Buzzback, Cross Border ATM Usage Exploratory for Mastercard, 2016