

# Data for Good

November 5, 2019

Matt Lindsay, Mastercard



## We started with a challenge...



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Over the next decade, how can Mastercard be an even greater force for good than we are now? How can we play a role in rebuilding trust in corporations and other institutions? How can we put even more of the talent and treasure of this company to work in not only building profits, but building a better world?

*Ajay Banga, CEO, Mastercard*

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# Inclusive Growth

**Built on four pillars**

## Financial inclusion

Moving from access  
to usage  
to financial security

## Economic development

Using our insights to  
promote growth

## Future of work

Helping workers  
navigate a  
changing  
economy

## Data as the new science

Leading the effort to realize the full potential of data

## Mastercard's Data Expertise

*Differentiation starts with insights from a global payments network and our experience in responsible use of data*

**MULTI-SOURCED**

**CLEANSED  
AGGREGATED  
ANONYMOUS**

**2.6B** GLOBAL  
CARDS  
& **73B**  
SWITCHED  
TRANSACTIONS/YEAR

**TRANSFORMED INTO  
ACTIONABLE  
INSIGHTS**

## Our North Star

**When it comes to personal data, we believe that:**

### **You own it**

Every day you produce data. That data belongs to you.

### **You control it**

You have the right to understand and control how your data is used.

### **You should benefit from the use of it**

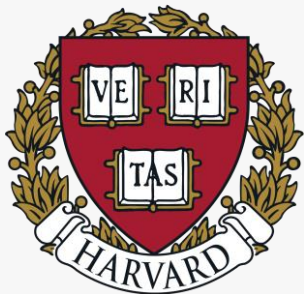
Your data should be used to make your life easier and richer.

### **We protect it**

Your data will be kept secure and used responsibly.

## The private sector has a role to play in bridging data divides

*Using Mastercard's core assets and competencies for good can have a transformative impact*



*The impact of tourism on  
knowledge exchange  
between countries*



*The impact of crime on  
merchant locations and  
local job opportunities*

# DataKind

*The impact of Mastercard  
data scientists on social  
impact projects around the  
world*

## Using data driven insights to spur inclusive growth

*Mastercard transaction data can help policymakers and community leaders make evidence based decisions*



*Redevelopment efforts on  
Chicago's South Side*



*Bike sharing stations  
in New York City*



*Economic development  
in New Orleans*

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**“Wouldn’t it be nice to make economic development more of a science than an art?”**

Can we use our data-driven insights and tools to help mayors and city managers and city council members and governors make the most out of the Opportunity of Opportunity Zones, **to ensure that the growth that Opportunity Zone investment creates is inclusive.**”

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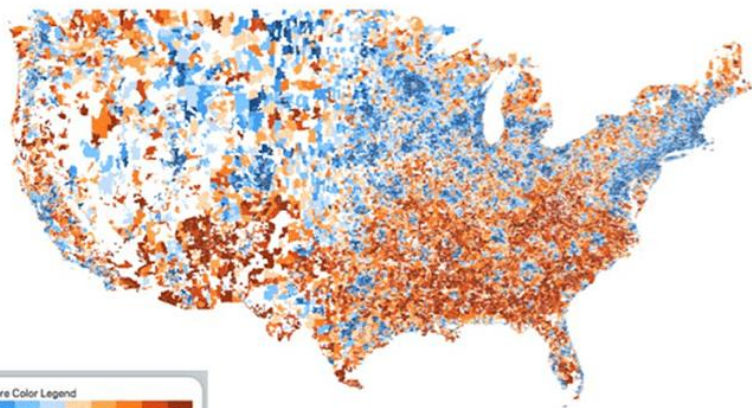
*Michael Froman, Vice Chairman of Mastercard*



## Revitalizing economically distressed communities

*Better economic development outcomes requires that we start with better inputs*

52 million Americans (1 in 6) live  
in economically distressed communities.



Prosperous Distressed

Source: EIG's "Distressed Communities Index"



Three questions Mastercard analytics  
and insights can help Mayors answer:

1. What is happening in each opportunity zone?
2. What kind of investment could have the biggest, positive impact?
3. How do we know whether investments are spurring inclusive growth?

Mastercard Center for Inclusive Growth  
has built a new Inclusive Growth Toolkit  
to help answer these questions.

Over the past year we have worked in three parallel tracks to address the need for **local economic development with cities and communities**, helping them thrive and stay ahead of rapid change

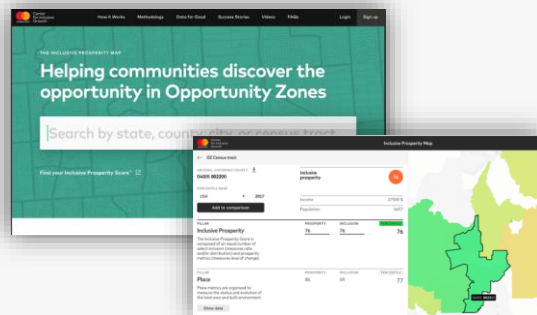
## Research & capacity-building

Building capacity for economic development in cities



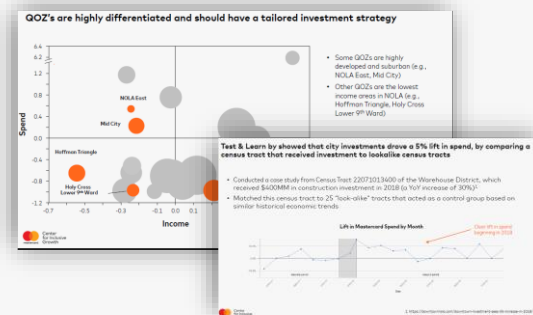
## The Inclusive Growth Score™

Online benchmarking platform for Opportunity Zones



## City Deep Dives

In-depth analysis and engagement with local stakeholders



INCLUSIVE GROWTH SCORE™

[www.inclusivegrowthscore.com](http://www.inclusivegrowthscore.com)

PLACE

Housing, infrastructure and the built environment

NET OCCUPANCY

GROWTH

AFFORDABLE HOUSING

INCLUSION

RESIDENTIAL REAL ESTATE VALUE

GROWTH

INTERNET ACCESS

INCLUSION

ACRES OF PARK LAND

GROWTH

TIME TRAVEL TO WORK

INCLUSION

ECONOMY

Business growth, jobs and Spending

NEW BUSINESSES

GROWTH

MINORITY/WOMEN OWNED BUSINESSES

INCLUSION

SPEND GROWTH

GROWTH

LABOR MARKET ENGAGEMENT INDEX

INCLUSION

SMALL BUSINESS LOANS

GROWTH

COMMERCIAL DIVERISTY

INCLUSION

COMMUNITY

Economic and social conditions

PERSONAL INCOME

GROWTH

GINI COEFFICIENT

INCLUSION

GROWTH IN SPENDING PER CAPITA

GROWTH

EARLY EDUCATION ENROLLMENT

INCLUSION

FEMALE ABOVE POVERTY LINE

GROWTH

HEALTH INSURANCE COVERAGE

INCLUSION

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**“If we can increase the capacity of civic and social sector organizations to solve systemic problems,** then there exists real potential to transform the lives of people and **economies in need.”**

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*Shamina Singh, President, Mastercard Center for Inclusive Growth*

Thank You

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