Technology Intelligence & Value (TIV) Report — Mastercard

October 1, 2025

Section	% Score	Category
Part 1 — Business & Strategy	90.0%	Technology Leader
Part 2 — Applications & Data	90.0%	Technology Leader
Part 3 — Infrastructure	93.3%	Technology Leader
Overall	**91.1%**	**Technology Leader**

Executive Summary

Mastercard is a Technology Leader in Strategy and Infrastructure, and a Leader/Adopter in Applications & Data. 2024–2025 disclosures detail generative-AI enhancements to fraud detection and continued platform investments.

Strengths

- Decision Intelligence Pro (gen-AI) scanning ~1T data points; Brighterion AI platform.

- Active disclosures on AI uplift and network-scale analytics; strong OSS/engineering presence.

- Comprehensive security/compliance posture across regions.

Weaknesses

- Regulatory constraints and regional rule variations.

- Public specifics on certain app-level martech/experimentation vendors limited.

Business & Strategy

C-suite sponsorship of AI; DI Pro launch; investor materials and 10-K reinforce technology as a growth driver.

Applications & Data

Customer-level and network-level analytics; DI and Brighterion foundation; evolving experimentation and portals.

Infrastructure

Hardened global network with modern deployment and observability; strong IAM and certifications.

Conclusion

Overall score: 410/450 (91.1%) — Technology Leader.

Sources

- Mastercard 2024 Form 10-K (Feb 12, 2025).

- Press: Decision Intelligence Pro / gen-AI (Feb 1, 2024; May 22, 2024).

- Brighterion AI datasheet (2024).

- 2025 earnings presentations and governance updates.