

The power of financial inclusion

Inga Andreieva

Country Manager of Mastercard
in Ukraine and Moldova



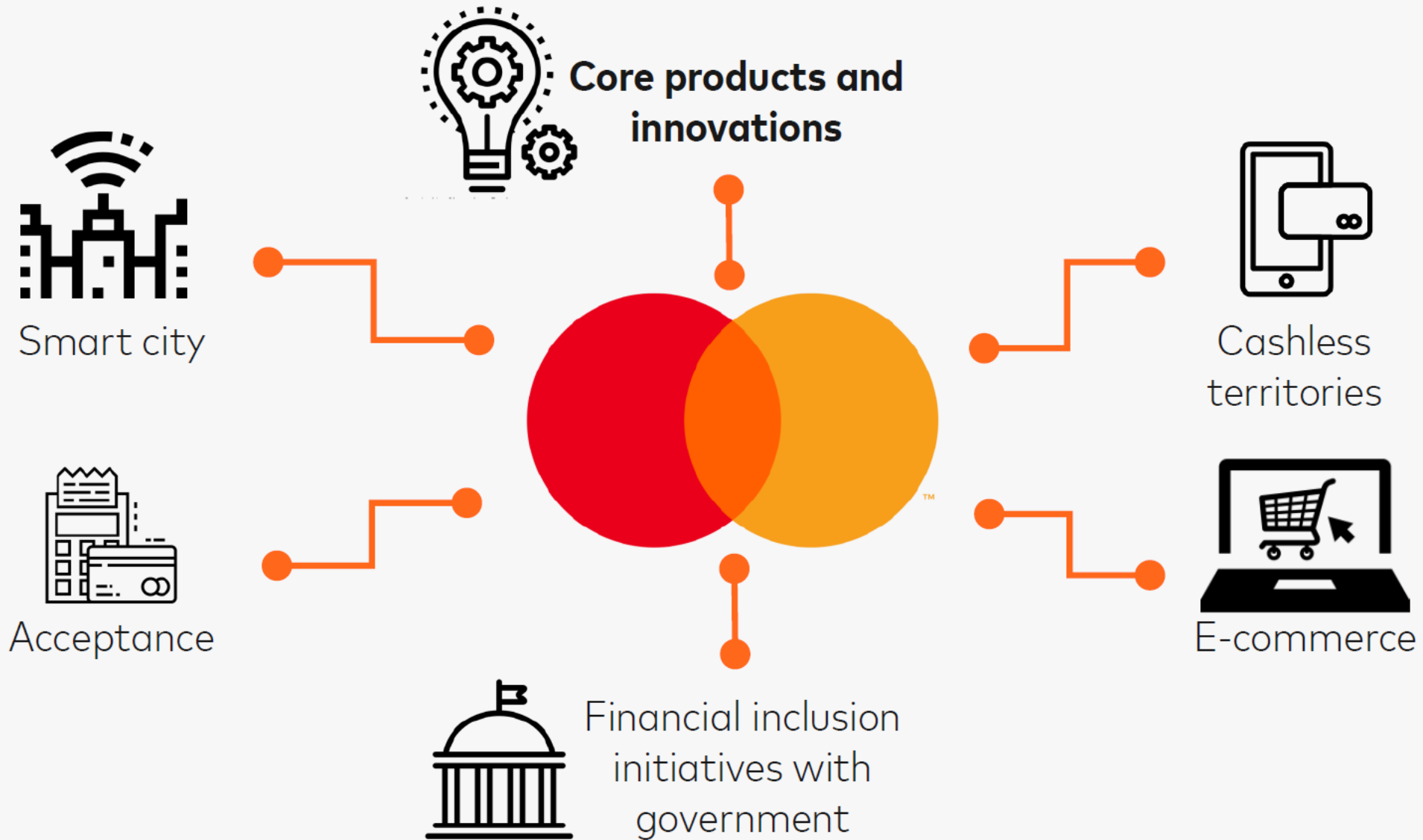
mastercard.

The importance of financial inclusion



10% increase in the level of financial inclusion **leads to a 0.3% increase in GDP**, which corresponds to **UAH 9.3 billion for Ukraine***

Mastercard cashless ecosystem



Mastercard as a smart city trendsetter: 30+ projects

Public transport



Metro



Funiculars



Trams



Buses



Electric Train

Leisure



Contactless payments in the botanical garden



Contactless payments at the zoo

Solutions for drivers



Parking meters



Mobile parking solutions



Mobile payments at the filling stations



Vending in Kyiv



Cashless festivals

Over **60** million cashless transactions in Kyiv metro



Creating cities comfortable to live in and visit



Odesa funicular



M.M.Gryshko
National Botanical
Garden



Kyiv Urban
Electric Train



"Sofiyvka" National
Botanical Park in
Uman

Cashless festivals: 10+ in 2018



Atlas Weekend 2018: the largest music festival in Eastern Europe became cashless



Leopolis Jazz Fest 2018: cashless for the sixth year in a row



Ukrainians embrace digital



TOP-2

in Europe in terms of mobile
applications usage

TOP-5

in the world by the number
of NFC-payments with
gadgets with Mastercard

Challenges



37% Ukrainian adults do not have a bank account*



Over **30%** of economy is in shadow**

SME Terminalization Rate

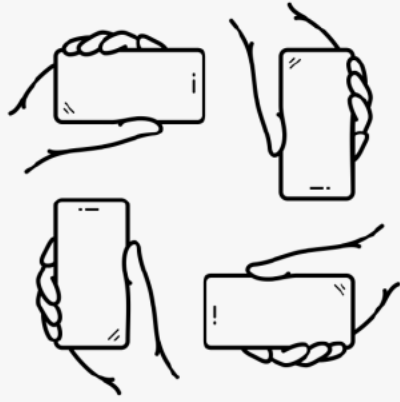
Ukraine

38%

Europe

62%

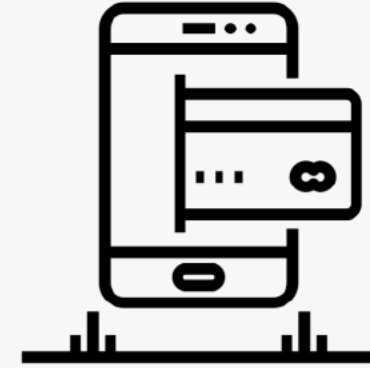
Solutions and vectors for development



Mobile solutions
for SMEs



Mastercard Identity Check



M4M (MDES for Merchants)



Behavioral biometrics



IoT



Active biometrics

Financial awareness research: first results



74% of Ukrainians think banking card is a more convenient tool for payments than cash



88% think learning to use a card is easy, but only **54%** use cards actively



Only **48%** of Ukrainians know how to pay online

Financial literacy and inspiration for youth



"Financial Genius" olympiad for kids



Series of conferences for teenagers "Zavtra_2037" (Tomorrow_2037)

VideoZhara 2019: the largest video culture festival in Ukraine



Educational activities and
cashless lifestyle



Around **20 000** guests

Let's drive
financial inclusion together