



NEWS RELEASE

Dynamic Yield Launches Element, Bringing the Power of Mastercard to Personalization

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Mastercard's proprietary prediction models and aggregated consumer spend insights activate new ways for customers to enhance personalization across digital channels as part of the company's Experience OS.

PURCHASE, N.Y.--(BUSINESS WIRE)-- Dynamic Yield, a Mastercard company, today unveiled **Element**, an exclusive suite of Mastercard applications and extensions integrated into Dynamic Yield's **Experience OS**. As consumer demand for personalization continues to grow, brands must differentiate their approach to providing relevant experiences at scale. Mastercard's proprietary prediction models and aggregated consumer spend insights will allow customers across verticals – from retailers to brands to banks and beyond – to deliver greater personalization on any digital channel.

"Together, Mastercard and Dynamic Yield are deepening insight-driven personalization," said Raj Seshadri, President of Data & Services, Mastercard. "This joint innovation is an important step in advancing our mission to help customers make smarter decisions with better outcomes and showcases the power, impact and reach of our services."

While consumer behavior has been in a state of rapid change over the past few years, the desire for more tailored, meaningful interactions has never been stronger. According to McKinsey research, 71% of consumers expect companies to deliver personalized interactions, and 76% get frustrated when those demands aren't met¹. And companies are noticing – 98% of organizations believe in the benefits of personalization and plan to invest further².

Element directly links select Mastercard services within Experience OS, the company's operating system that



organizes applications in an open, modular, and fully customizable core framework. This unified approach will allow customers to build their own mix of Dynamic Yield and Mastercard capabilities to meet their evolving personalization needs.

Within Element, subscribed customers will be able to leverage the following capabilities:

- Reach new audiences using actionable, geographic spend insights based on aggregated and anonymized transaction data.
- Apply Mastercard's propensity modeling techniques to help issuers dynamically curate relevant offers, products, and content for existing cardholders within their personal banking platform.
- Use **Mastercard SpendingPulse™** to uncover regional spending trends and identify macroeconomic indicators of retail sales to power personalization at the local level³.
- Identify relationships between products, locations, and product attributes with **Market Basket Analyzer** and use these insights to drive smarter personalization decisions.

"Bringing insights from the Mastercard services ecosystem into Experience OS is a game-changer. From financial services to QSR to retail, companies can now hyper-personalize the consumer experience in entirely new ways," said Ori Bauer, CEO of Dynamic Yield. "For example, by looking at consumer spending in one category, you can now analyze how it will drive usage in another, and then deliver tailored offers online or in an app based on those unique insights. And those efforts can be implemented no matter the industry."

Mastercard acquired Dynamic Yield in 2022 to strengthen its suite of consumer engagement and loyalty services, helping brands deliver more effective and trusted experiences across channels. The Element suite of Mastercard applications and extensions are available for subscribed customers in Experience OS; availability of each application may vary across regions. Mastercard embeds best in class privacy safeguards into all of our products and services in line with a thorough Privacy by Design approach and anonymizes data to produce aggregated trends and insights. We employ rigorous standards to ensure the safety and security of data not only within Mastercard, but with all our partners and vendors as well.

Learn more about **Element**, **Mastercard Services**, and **Experience OS**.

About Mastercard (NYSE: MA)

Mastercard is a global technology company in the payments industry. Our mission is to connect and power an inclusive, digital economy that benefits everyone, everywhere by making transactions safe, simple, smart and accessible. Using secure data and networks, partnerships and passion, our innovations and solutions help individuals, financial institutions, governments and businesses realize their greatest potential. Our decency quotient, or DQ, drives our culture and everything we do inside and outside of our company. With connections



across more than 210 countries and territories, we are building a sustainable world that unlocks priceless possibilities for all. www.mastercard.com

About Dynamic Yield

Dynamic Yield, a Mastercard company, helps businesses across industries deliver digital customer experiences that are personalized, optimized, and synchronized. With Dynamic Yield's Experience OS, marketers, product managers, developers, and digital teams can algorithmically match content, products, and offers to each individual customer for the acceleration of revenue and customer loyalty.

1 The value of getting personalization right—or wrong—is multiplying

2 The State of Personalization Maturity - 2023

3 Mastercard SpendingPulse solutions unlock market intelligence on consumer spending by measuring in-store and online retail sales across all forms of payment

Courtney Meola

Global Communications, Mastercard

courtney.meola@mastercard.com

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