



NEWS RELEASE

Mastercard Unveils Customizable Decisioning Solution for Financial Institutions

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On-Demand Decisioning enables greater authorization accuracy for financial institutions, improving the transaction experience for merchants and consumers

ROME--(BUSINESS WIRE)-- Mastercard today unveiled On-Demand Decisioning (ODD), a new solution that gives financial institutions more control over authorization decisions. It is the first offering of its kind that allows an issuer the ability to define decisioning criteria directly on the Mastercard network — unlocking new opportunities to optimize performance and ensure transaction outcomes are aligned with the financial institution’s consumer experience strategy.

At its core, ODD enables a more agile and personalized approach to transaction decisioning. Powered by a fully customizable rules engine, ODD allows a financial institution to automate and enforce unique business logic and policies, delivering instant approvals and declines on its behalf.

Launched at Mastercard’s global RiskX summit in Rome – the company’s premier cybersecurity innovation conference - customers were presented with examples of how ODD works in practice. This includes setting guidelines that prioritize approvals for high-value cardholders and minimizing declines due to card reissuance.

“Security, flexibility, and reliability are table stakes for any digital experience,” said Laura Quevedo, executive vice president of Fraud & Decisioning Solutions at Mastercard. “It’s important that financial institutions can meet those needs. ODD is a great example of the ways we empower them to do just that with greater agility - it’s a game-changer for decisioning across the industry.”

For the first time, issuers can customize how ODD assesses transactions, choosing whether Mastercard should proactively respond on its behalf, or review and modify the financial institution's decision before passing along to the merchant.

"On-Demand Decisioning contributed to the optimization of our authorization strategy, especially by preserving the experience of high-value customers. The solution required no implementation effort and delivered consistent results with minimal operational risk. Mastercard's collaborative approach and agility throughout the process were key factors," said Nelson Aguiar, Executive Director, at Porto Bank.

ODD will be available globally by October 11.

About Mastercard

Mastercard powers economies and empowers people in 200+ countries and territories worldwide. Together with our customers, we're building a resilient economy where everyone can prosper. We support a wide range of digital payments choices, making transactions secure, simple, smart and accessible. Our technology and innovation, partnerships and networks combine to deliver a unique set of products and services that help people, businesses and governments realize their greatest potential. www.mastercard.com

1 ODD will not be available in India

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