



NEWS RELEASE

# Powering Smarter and More Personal Advertising With Mastercard Commerce Media

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Mastercard unveils a dedicated network to deliver personalized content across channels at scale.

PURCHASE, N.Y.--(BUSINESS WIRE)-- Mastercard today unveiled **Mastercard Commerce Media**, a new digital media network that takes the guesswork out of advertising. As a payments network with a dedicated commerce media capability, Mastercard is leveraging its permissioned data, trusted reputation, industry-leading technology and connections to advertisers, publishers and consumers to power smarter, personalized commerce across the board.

With its existing base of 25,000 advertisers and significant reach to 500 million enrolled consumers, Mastercard Commerce Media operates both in owned channels as well as bank and other publishing outlets around the world. This capability uses proprietary insights from transactions processed by Mastercard — around 160 billion-plus in 2024 alone — and currently delivers a proven up to 22-times return on ad spend (ROAS) for advertisers across categories, including retail, travel, entertainment, dining, everyday spend and more.

"We understand how to connect advertisers to consumers and consumers to the products, services and experiences they value," said Craig Vosburg, chief services officer at Mastercard. "Mastercard Commerce Media is a natural extension of the trusted connections we're known for and the work we already do across our unique suite of services. That means we're not just well-positioned to bring a full-scale commerce media network to life — we're best-positioned."

Strategic relationships with Citi, WPP, American Airlines and Microsoft expand the foundation and future of the ecosystem. Mastercard Commerce Media gains a powerful force multiplier through its existing relationship with



Citi, delivering both scale and impact. Through a growing collaboration with WPP, Mastercard can extend its footprint and connection to brands and buyers in the traditional media space. And as agentic commerce advances, Mastercard continues to partner with Microsoft with the aim of enabling Mastercard Commerce Media in Copilot Studio to redefine how commerce happens in real time, ensuring a connected experience whether a human or an agent is driving it.

Retail media networks have exploded in recent years; **eMarketer projects** retail media to be one of the fastest-growing areas through 2028, when spending will be close to \$100 billion. But with limited insight into consumer preferences and inconsistent measurement across retailers and providers, advertisers are left questioning the value and efficacy of these channels. Mastercard Commerce Media's distinct end-to-end approach, bolstered by wide merchant reach and the highest standard of attribution, solves those problems. And with Mastercard's proprietary card-linking technology, advertisers can attribute conversion and incrementality whether the purchase is made in-store or online — something singular retail media and digital ad networks cannot provide.

## Key benefits

- Brands maximize impact. Advertisers face increasing pressure to make the most of their budgets and confirm their dollars aren't wasted as they work to attract new consumers and drive sales. Our solution efficiently ticks those boxes by tailoring content using both past purchase behavior and real purchase signals. In addition to attribution and incrementality, advertisers receive greater transparency into campaign performance insights to help them make smarter decisions. And all of this takes place in brand-safe channels and by using permissioned data, so advertisers can feel confident about where their content lands.
- Publishers strengthen engagement and generate revenue. Our publishing partners drive activity to their channels and can provide accurate attribution. And as they serve increasingly relevant and personalized content, they deepen engagement and build long-term loyalty with consumers.
- Consumers get personalized content and offers. Rather than a blanket of generic ads and promotions, opted-in consumers can get information on the most relevant products, services and experiences that are aligned to their actual interests, creating a more valuable and convenient experience across the board.

## How it works

Advertisers come to Mastercard to deliver tailored offers and content (i.e., cashback, discounts, incentives, advertisements and more) to specific audiences aligned to their own business goals. Within Mastercard's proprietary Offers platform and in line with the advertiser's set parameters, Mastercard uses insights from permissioned data to identify the right audience for each offer, even meeting consumers on the move with tailored content as they travel. Consumers who receive offers can activate them on their enrolled card and complete the

purchase, which Mastercard can then attribute directly to the served content.

Outside of traditional cashback incentives, Mastercard Commerce Media is an accelerator for brand loyalty. Publishers can structure programs where consumers earn rewards directly in a brand's cash currency, creating value for mutual benefit. This empowers both brand and consumer, as advertisers can customize the qualifying rules to meet their business goals and consumers unlock greater purchasing power.

Mastercard Commerce Media benefits from complementary solutions across Mastercard's Services portfolio; on top of foundational card-linking technology, the capability also can be paired with consumer-facing personalization powered by Dynamic Yield and media optimization enabled by Marketing Services. New distribution channels are planned — including point of sale, digital wallets and more — as well as expansions to new markets and deeper integrations with existing Mastercard solutions in 2026 and beyond.

## 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](http://www.mastercard.com)**

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