

# CONSUMERS

BREAKING THROUGH INSIGHTS  
TO DRIVE INNOVATION

# ALTERNATIVE BANKING: MAKING MILLENNIALS SWIPE RIGHT

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**2 Billion**  
Worldwide

Largest generation in world history...

Graduating college

Raising families

Leadership roles



... and soon will command the largest wallet power as well

**2 Trillion**  
in liquid assets

Today's millennials control about \$2 trillion in liquid assets, which is expected to more than triple by 2020<sup>1</sup>





Latin American Millennials are incredibly **ambitious** – they are

***Ladder Disruptors***



They believe **technology** is their great equalizer and will help save the world – they are

***Digital Transcendents***



Their number **#1** life goal is to be **financially secure**, but the majority are suffering from financial stress – they are

***Responsibly Rebellious***

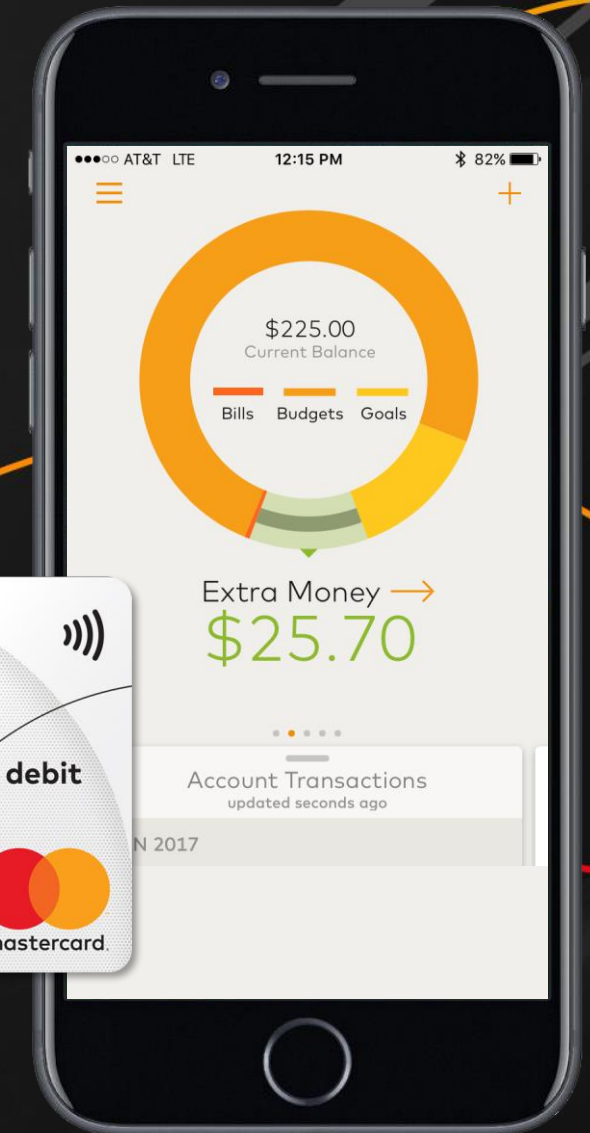
**Millennials manually cobble together multiple relationships to support their financial needs**



- **Fragmented** financial relationships
- **Multiple disconnected** experiences
- **Limited** view of money misses the whole picture
- **Complex** and time-consuming management

# Now you can offer a digital solution that meets Millennials' end-to-end needs

- ***Assemble*** for Millennials is an account that includes a mobile app and a payment card that allows them to securely receive, manage, send and spend money
- Assemble comes with the checks and balances that help keep Millennials' budgets and goals on course. It puts you in the position to help them better control payments and priorities, and organize and optimize their budget
- You can tailor *Assemble* to fit your unique needs and the needs of consumers





# CO-CREATION FROM PRODUCT TO COMMUNICATION

A close-up photograph of a person's hands holding a smartphone. The person is wearing a dark, textured sweater. The background is a soft, out-of-focus indoor setting with warm lighting. The image is used as a background for a data visualization.

Millennials use APP:

**1.7x**

more frequently  
than Gen X

**2.9x**

more frequently  
than Baby Boomers

Frequent APP users are:

**4.9x**

more profitable  
customers

tercard.











THANK YOU

Remember to fill out  
the surveys on the breakouts  
you attended to get more  
points!

Check out the MasterCard  
swag  
at the MC Store!