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What strategies have you implemented at your organization to contribute to it being named a 2018 Thomson Reuters Top 100 Global Technology Leader?

Over the last few years, we've made some significant shifts in the way our organization approaches technology—including innovation, development and investment. Technology isn't a discipline limited to a small group; it's integrated across the entire business.

From creating Mastercard Labs, to putting our development expertise and operations closer to our customers through six Tech Hubs worldwide, Mastercard is at the forefront of rapid innovation and global operation. We've applied new strategies and integrated them into our worldwide payments network and services. From business agility, journey mapping, and continuous delivery, to services-first development, technology business management and flexible deployment models, our strategies enable customers and consumers worldwide to enjoy higher technology performance and enhanced experiences.

What does technology leadership mean to you?

Our people, partnerships and digital technology are bringing financial inclusion to billions of people around the world.

For 50+ years, Mastercard has delivered what consumers want and businesses need—a fast, reliable way to pay and be paid anywhere and everywhere around the world. Today, consumers embrace connected devices, and Mastercard has the right technology, people and knowhow to ensure shoppers around the world can pay conveniently and securely. We continue to invent and leverage new technologies including tokenization, mobile payments, fraud-reduction and artificial intelligence to create new and compelling shopping experiences and services for our customers and consumers.

How is the changing technology landscape impacting your business?

Our business has always been based on technology, and the changing landscape creates great new opportunities. For many years, Mastercard has led the worldwide movement away from cash and checks to more compelling and secure payment methods. The shift to digital is accelerating this transition, and enabling all sorts of new and convenient shopping experiences and payment flows. We're leveraging technologies like AI and machine learning, and developing new ways to pay like conversational commerce. We're doing it safely and securely to meet consumer and business demands for increased convenience and security in the digital world.

What does the future of technology look like to you and your organization?

The future of technology is not only enabling unprecedented global scale and performance, it provides the opportunity for much more relevant local connections, increased security, and yet-to-be imagined experiences. The physical and digital worlds continue to converge, and we're moving rapidly to help create a world where every connected device enables seamless, contextual commerce, and every consumer and business can participate and benefit.