



SpendingPulse™

Contextualize and forecast performance with localized sales benchmarks and near real-time spending insights

GLOBAL



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Without access to the necessary data sources and tools, organizations often encounter three key analytical challenges



View data driven insights that provide industry-level shifts in sales and growth



Access to executive-level reports capturing the latest macroeconomic trends in relative sectors



Contextualizing and comparing performance against industry peers



What is SpendingPulse™?

Mastercard SpendingPulse™ is a **macroeconomic indicator of retail sales across all payment types**. SpendingPulse™ uses advanced national and micro-geo level models to calculate total and sector-level retail sales based on aggregate sales activity in the Mastercard payments network, survey-based estimates for other payment types (including cash) and tuned for macroeconomic factors.

FREQUENCY

SpendingPulse™ provides daily metrics refreshed on a weekly cadence

ACCURACY

SpendingPulse™ uses proprietary data and advanced modeling to accurately estimate spend that closely matched DOC estimates.

FORECASTING

Build an accurate forecasts that incorporate macroeconomic factors that may be influencing sales.



Mastercard
SpendingPulse™
supports organizations in
improving their
performance by providing
near real-time estimates
and insights on retail
sales activities.



Leverage frequent, accurate retail insights ahead of government published data, with a strong correlation



Explore an intuitive user interface with customizable maps and graphics to showcase localized insights



Compare in-store versus online spend to contextualize the shift to digital



Anticipate year-over-year growth and important periods of consumer spend (e.g., Black Friday, Back to School)

SpendingPulse™ enables organizations to answer key strategic business questions



Sales and Growth Benchmarks

Anticipate YoY growth and significant consumer spend periods

How does my organization's performance compare to that of the industry?



Investments in Marketing

Leverage opportunities for promotion and marketing

How can I effectively identify opportunities to make smarter investments and decisions for my organization?



Localized Breakouts

Customize maps and graphics that show sales estimates and forecasts

In which geographies is my organization under- and outperforming the competition?



Daily Forecasting

Track important sales days and how to best capitalize on them

What are key upcoming sales days, and how can my organization best capitalize on them?



Category Breakouts

Split data by industry sectors and subsectors to extract spend patterns

How does industry performance break down by subcategory?



Expert Insights

View weekly expert commentary on key stories and trends

What are the major trends and stories affecting my industry?

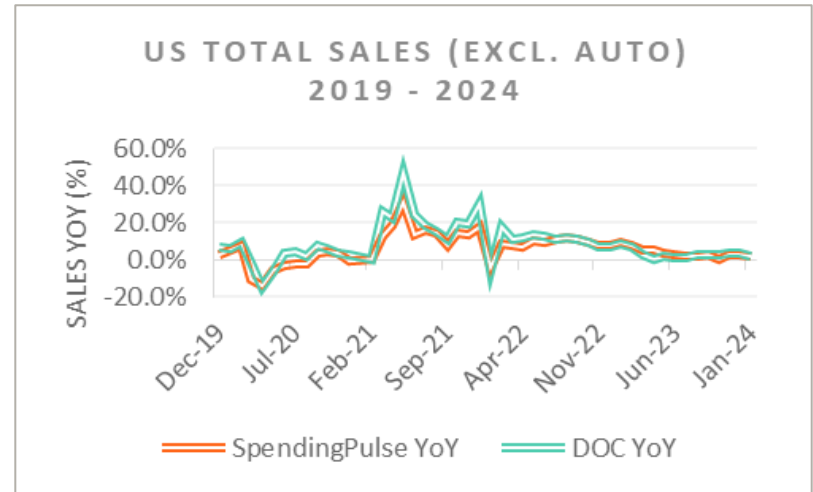
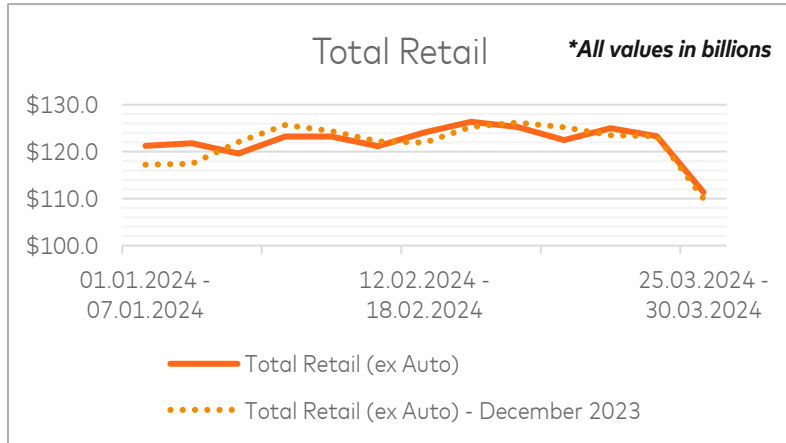


SpendingPulse™ Modeling

With our predictive modeling continuously being refined, SpendingPulse™ continues to deliver ever increasing value to our clients.

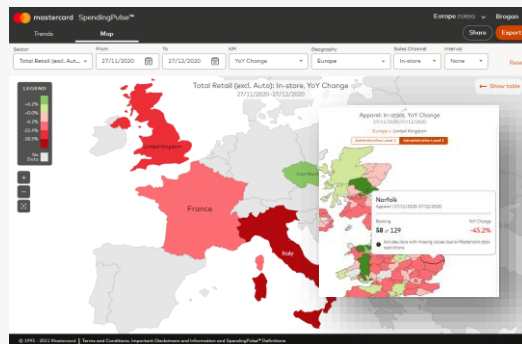
Our historical performance and spend benchmarking supports the accuracy of SpendingPulse™.

Forecasts were assessed from Jan 1st, 2024 – March 30th, 2024, with actual spending for that period tracking very closely with forecasts across sectors

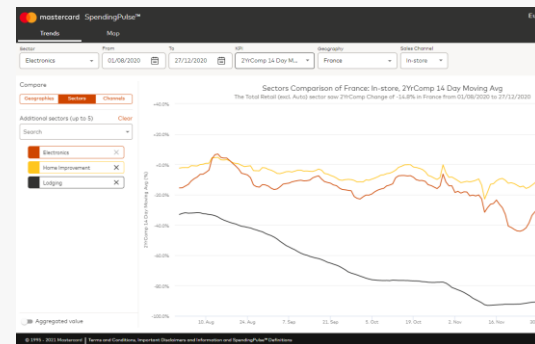


Sales estimates for the following sector, geographic, and channel combinations by day

- In-store and online retail sales across all payment forms
- Sales performance by day since 2018, with weekly updates with a ~7-10 day delay
- 10 Sectors
 - Total Retail (excl Auto)
 - Apparel
 - Electronics
 - Fuel & Convenience
 - Grocery
 - Home Furniture & Furnishings
 - Home Improvement
 - Jewelry
 - Lodging
 - Restaurants



Explore an intuitive user interface with customizable maps and graphics to showcase localized insights



Total Retail (excl. Auto)
Forecasted Sales, 2-Year Comparison



Use forecasts to anticipate growth and periods of high spend

Country	Geographic Granularity
UK	Nations, Counties
France	Regions, Départements
Italy	Regiones, Provincias
Hungary	Megyék, Járások
Czech Republic	Regiones/Kraj, Municipalities/Orp
Germany	Bundesland/States, Regierungsbezirke
Spain	Comunidad autónoma & Provincias
Poland	Voivodeships
Netherlands	Provinces
Greece	Attica, Central Greece, Central Macedonia, Crete, East Macedonia and Thrace, Epirus, Ionian Islands, Mount Athos, North Aegean Islands, Peloponnese, South Aegean, Thessaly, West Greece, West Macedonia

Explore multiple geographic levels, customized by country



Mastercard SpendingPulse™

Public sector officials must understand how policy changes, natural disasters and other macroeconomic events impact their constituencies.

SpendingPulse™ insights offer market intelligence that answers key strategic questions and helps officials provide more informed responses based on unique scenarios

SpendingPulse™ Unlocks:



EXECUTIVE REPORTING & MACROECONOMIC INSIGHTS

Understand the economic impact of macroeconomic factors (e.g. inflation) and local event (e.g. holidays, weather, industry trends)



FORECASTING CONSUMER SPENDING

Leverage enhance forecast sales across different sectors at the state and national level to anticipate trends and quantity impacts to tax revenue



BENCHMARKING AND CONTEXTUALIZING PERFORMANCE

Benchmark and contextualize local economic activity compared to other counties, DMA's and states



INFORMING MARKETING STRATEGY

Identify and analyze how and where consumers are shifting between online vs. instore and discretionary and non-discretionary spend categories and the potential impact to local economies and business districts

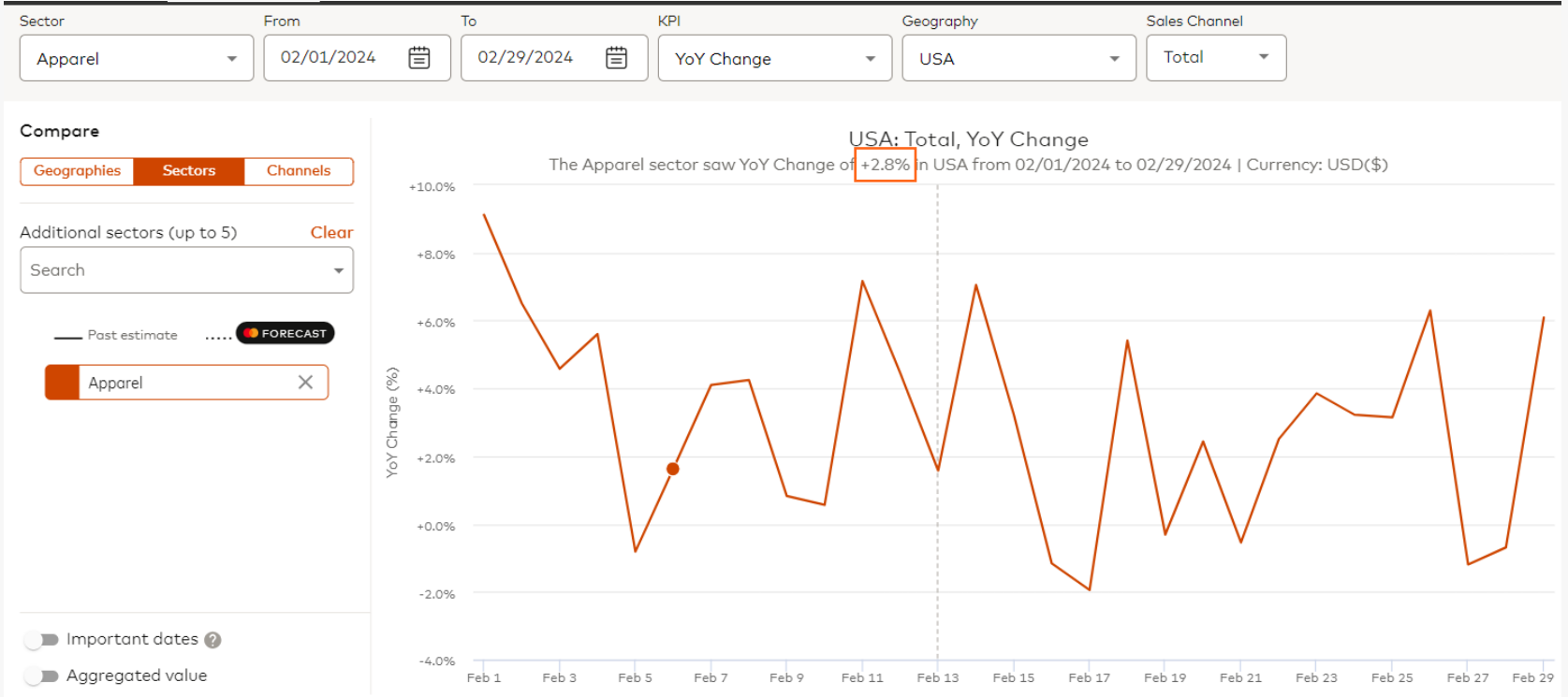


Benchmarking with SpendingPulse™ data

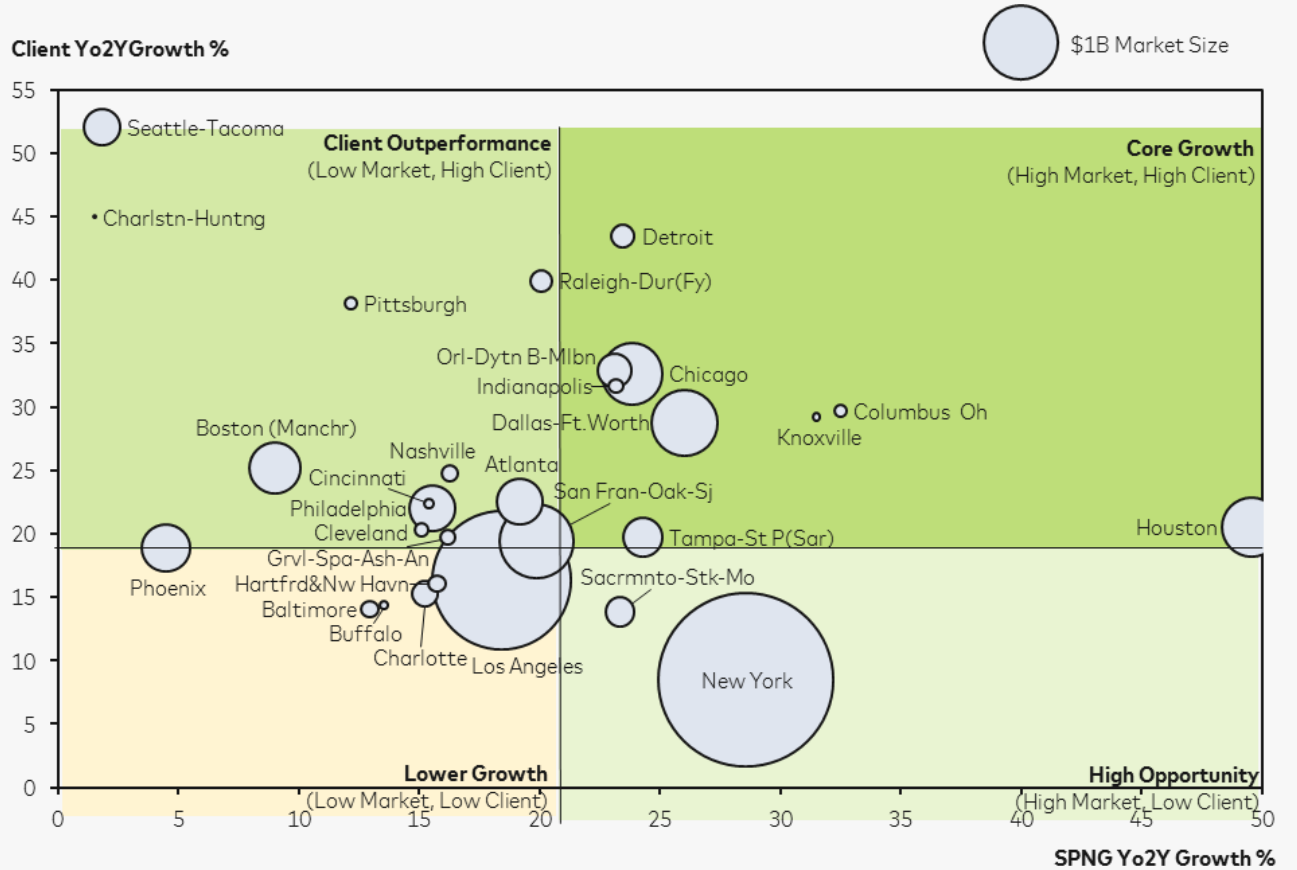
Inform your business strategy by knowing how your competitors are performing as well as the wider macroeconomic landscape.



Benchmark your company's performance to the greater industry to answer questions like "does my sales growth align with these estimates? Am I over-performing?"



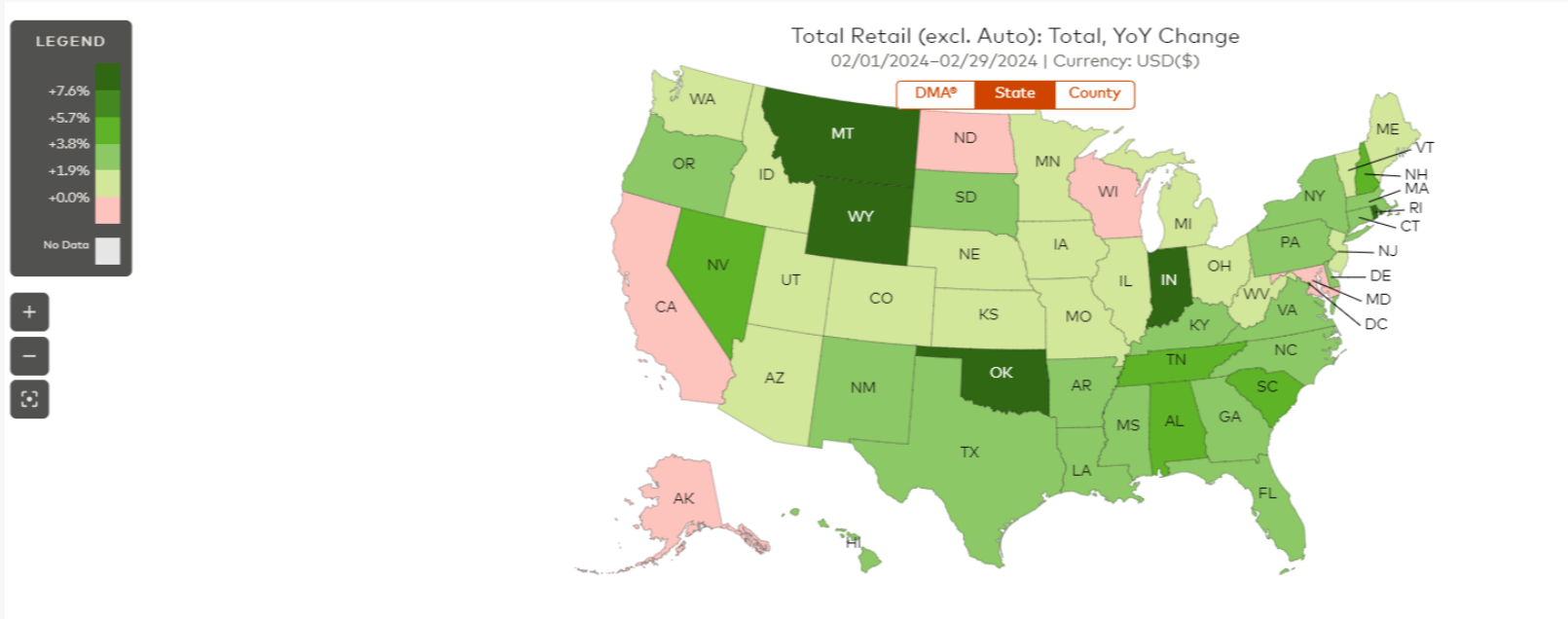
Export the data from SpendingPulse™ to create a 2x2 benchmarking analysis matrix to highlight which markets you should focus on growing in.



Easy export the data from the SpendingPulse™ platform to compare your own data to other data-sets. Additional functionality is available if you are interested in automating the data feed.

The screenshot shows the SpendingPulse™ interface with an 'Export data' modal open. The background dashboard displays a line chart for the 'Apparel' sector, comparing 'Past estimate' (black line) and 'FORECAST' (orange line) data. The chart shows YoY Change (%) on the y-axis and dates from Feb 1 to Feb 29 on the x-axis. The 'Export data' modal is a white overlay with a close button (X) in the top right. It features two tabs: 'Current trend selection' (active) and 'Advanced selection'. The modal includes sections for 'Time frame & aggregation' (From: 02/23/2024, To: 03/23/2024, Data aggregation: Daily), 'Data attributes' (Geography level: Country, USA; Sector(s): Total Retail (excl. Auto); KPI(s): YoY Change; Sales Channel(s): Total), and 'File format' (.xlsx file selected, .csv file unselected). An 'Export' button is at the bottom right, and a note states 'Export may take up to a few minutes depending on your selections.' The background dashboard also shows a 'Compare' section with 'Geographies' selected, 'Additional geographies (up to 5)' search, and 'Important dates' and 'Aggregated value' toggles.

Visualize the benchmarking use case by viewing how different parts of the country are performing. Look at which states are performing the strongest at the sector level and how it aligns with where a company sees growth and opportunities.

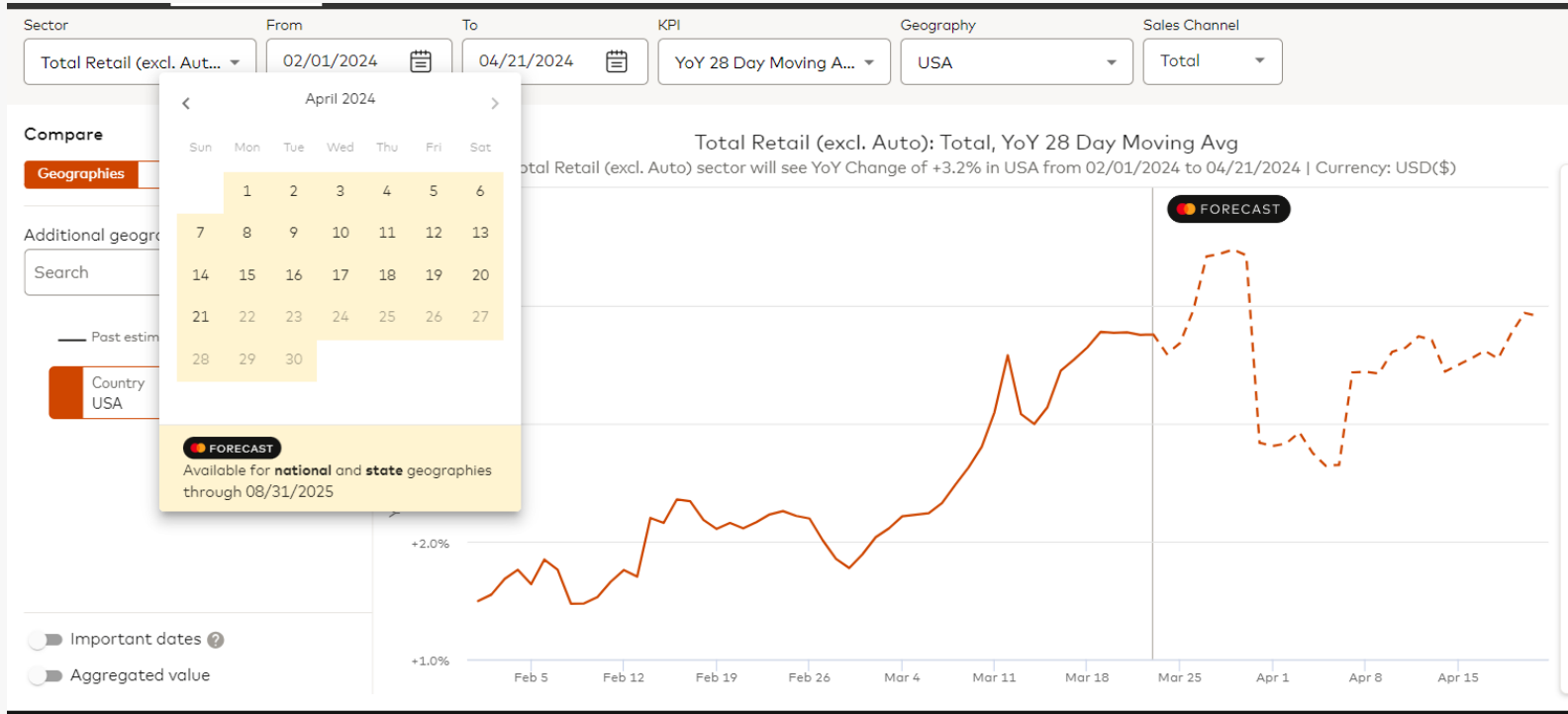


Forecasting with SpendingPulse™ data

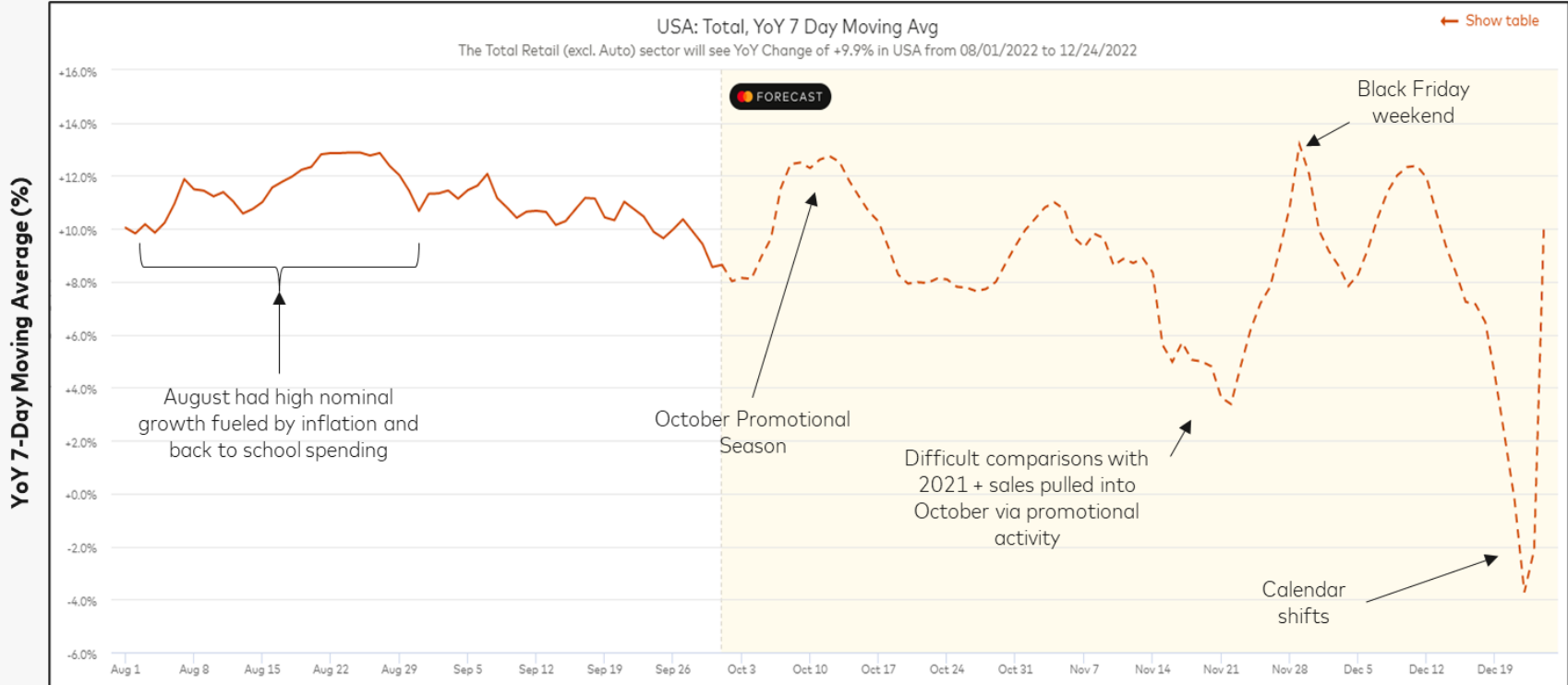
Sector-level forecast available for the next 18 months with broad coverage of key discretionary and non-discretionary sectors.



SpendingPulse™ offers daily forecasts for 12-18 months into the future. Leverage forecasts data by selecting a specific timeframe and analyze the dotted trend line.



SpendingPulse™ forecasts in September shows the impact of several events that happen throughout the rest of the year, such as promotional activity in October as well as Black Friday weekend.



SpendingPulse™ allows for businesses to export forecast data to ingest it into their own data lake or to use it to supplement internal forecasting.

The screenshot displays the 'Export data' modal window in the SpendingPulse application. The background interface shows a line chart for 'The Total Retail (excl. Auto)' with a 'FORECAST' overlay. The modal window is titled 'Export data' and includes the following sections:

- Current trend selection:** A toggle switch set to 'Advanced selection'.
- Time frame & aggregation:**
 - From: 02/23/2024
 - To: 03/23/2024
 - Data aggregation: Daily
- Data attributes:**
 - Geography level: Country
 - Sector(s): Total Retail (excl. Auto)
 - Sales Channel(s): Total
- File format:**
 - .xlsx file
 - .csv file

A calendar widget is open, showing 'May 2024' with dates 1 through 31. A 'FORECAST' label is visible at the bottom of the calendar, with the text: 'Available for national and state geographies through 08/31/2025'. At the bottom of the modal, there is a note: 'Export may take up to a few minutes depending on your selections.' and an 'Export' button.



Let's get started.



Contact your Mastercard representative for a no-cost working session



Discuss platform subscription options in more depth



Kick-off SpendingPulse™ subscription

