



G-Cloud 15

Service Definition

Mastercard Tourism Insights Platform (MTI)

Lot 2 Software as a Service (SaaS)



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1. Introduction

Company Overview

Mastercard is a global technology company in the payments industry. For more than 50 years, Mastercard has pioneered technology to make payments simpler, smarter, and safer for individuals, financial institutions, governments, and businesses. With connections across more than 200 countries and territories, Mastercard leverages a massive payments network.

Furthermore, Mastercard Data & Services is the professional services arm of Mastercard, focused on driving value beyond the transaction. Mastercard Data & Services features more than 3,000 consultants spanning 53 countries, bringing unparalleled expertise; and encompasses Mastercard's offerings beyond the transaction: We deliver the technology and data capabilities to help organisations innovate, grow, and stay ahead of the competition in today's digital world. By harnessing the power of our real-time, anonymised, and aggregated transaction data, powerful software platforms and wealth of expertise, we empower customers to unlock a holistic view of consumer behaviour, distil actionable insights and make more data-driven decisions, solving any business or political problems from end to end.

Value Proposition

Travel and tourism continue to be a major and growing contributor to the global economy, with the sector's total economic contribution projected to reach **USD 11.7 trillion in 2025**, accounting for about **10.3 % of global GDP** according to industry forecasts. Tourism is expected to continue outpacing broader economic growth, driven by rising travel demand and digital engagement

The tourism landscape presents a significant revenue and strategic opportunity for both private and governmental Destination Management and Marketing Organisations (DMOs). However, accurately capturing and understanding tourist behaviour remains challenging due to the *fragmented digital journey* of modern travellers. Most travellers research, plan, and book travel using a mix of search engines, online travel sites, mobile apps, and social media platforms, creating large volumes of scattered data that are difficult for DMOs to unify and analyse.

- Travelers spend **over 5 hours** researching travel content on average in the weeks before booking, consuming content across search engines, OTAs, airline sites, and social media.
- **80% of travellers visit an OTA at some point** during their planning and booking journey, even if the final booking occurs elsewhere.
- **60% of travellers** leverage social media platforms like Instagram and TikTok for travel inspiration and planning.

Overwhelmed by huge quantities of data generated by travellers, DMOs need a single, timely source of traveller intelligence



Destinations with a strong DMO will be more competitive, have increased visibility, and have better economic performance than those without one. This careful planning ensures strategic, long-term success of a tourism destination. This in-depth coordination is structured around marketing but also moves beyond to general management and economy support player.

By aggregating and analysing data from all these disparate sources—behaviours, sentiments, and spending—Mastercard Tourism Insights (MTI) helps DMOs understand which travellers are most valuable, most likely to be drawn to their destination, and how to optimise marketing efforts to attract them:

- **Rich, timely data insights** across the traveller journey
- **Marketing and loyalty assets** that help influence demand
- **Execution and optimisation capabilities** to continuously refine marketing and communication strategies

Mastercard Tourism Insights gives DMOs a 360° view of the travel cycle, mining intelligence from Mastercard transactions; search, price, and booking data; and social media. This information—never available from a single source—helps DMOs improve decision-making to attract more visitors, more visits, and more revenue for local economies.

All of that, to help DMOs attract the most relevant travellers from top corridors, to drive spend at destination, and to empower DMOs with the means to provide consumers with targeted offerings and a better travel experience.



What the Service Provides

MTI provides a 360° view of the travel cycle (pre-to post-trip) thanks to transaction, social media, pricing and booking data to provide a deep understanding of different behavioural patterns at a destination and then make better-informed decisions to attract more valuable visitors.

Data in 5 modules provides an overview of tourist activity before, during and after the trip

1. Air Connectivity

- Details of flight capacity by origin and evolution over time
- Price evolution over time depending on the departure airport
- Research analysis (travel time, round trip / one-way, etc.)
- Number of reservations, number of days in advance, etc

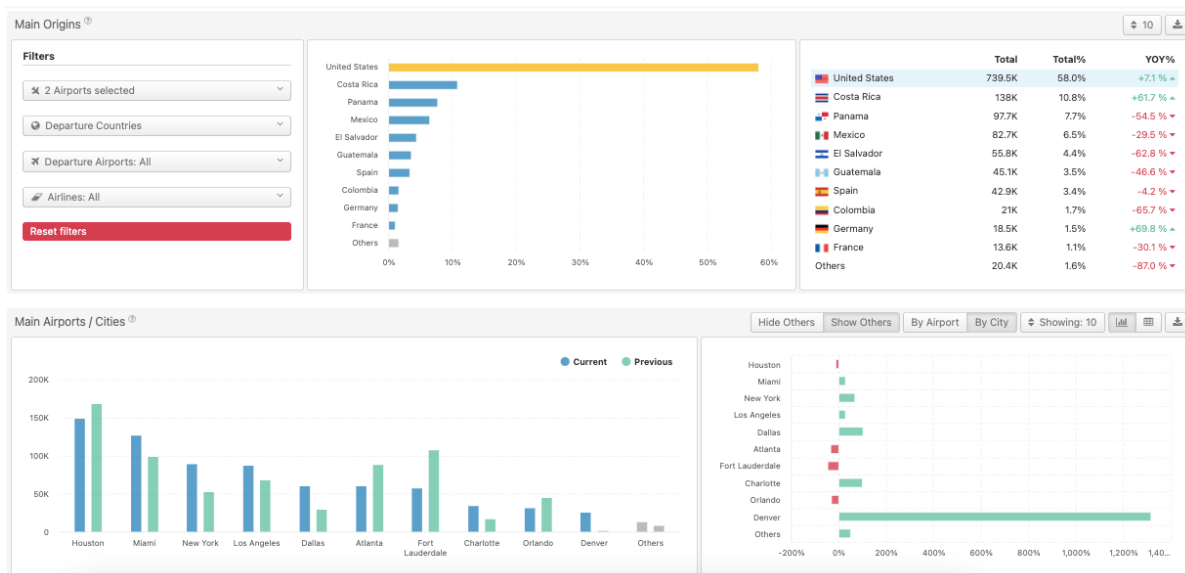


Figure 1: Platform screenshot – summary module

2. Accommodation

- **Price evolution** by hotel category (stars)
- **Hotel Satisfaction - Rating and comments of hotel and Airbnb reviews** (favourable, unfavourable, neutral)
- Visitors' profile



Hotel Prices

Weekday

1 month in advance

YOY enabled

Check-in 1 Jan 2020 – 25 Aug 2020

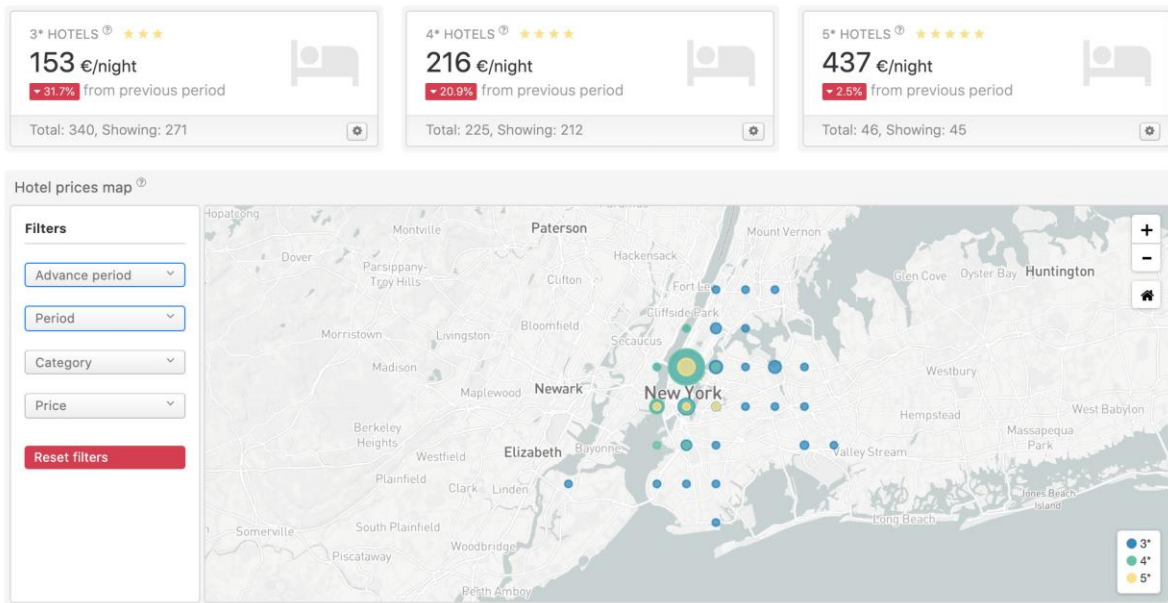


Figure 2: Platform screenshot – accommodation module

3. Behaviour

- Ranking of the **most mentioned consumption categories**
- **Mapping of social media posts** by categories and products
- Ranking of the most mentioned **areas of interest**

Products

Origins for Social: All

1 Apr 2019 – 29 Dec 2019
vs. 1 Apr 2018 – 29 Dec 2018



Figure 3: Platform screenshot – Sentiment module



4. Spend

- **Details of expenses** (average spend during stay, ticket, etc.) by category and by origin country

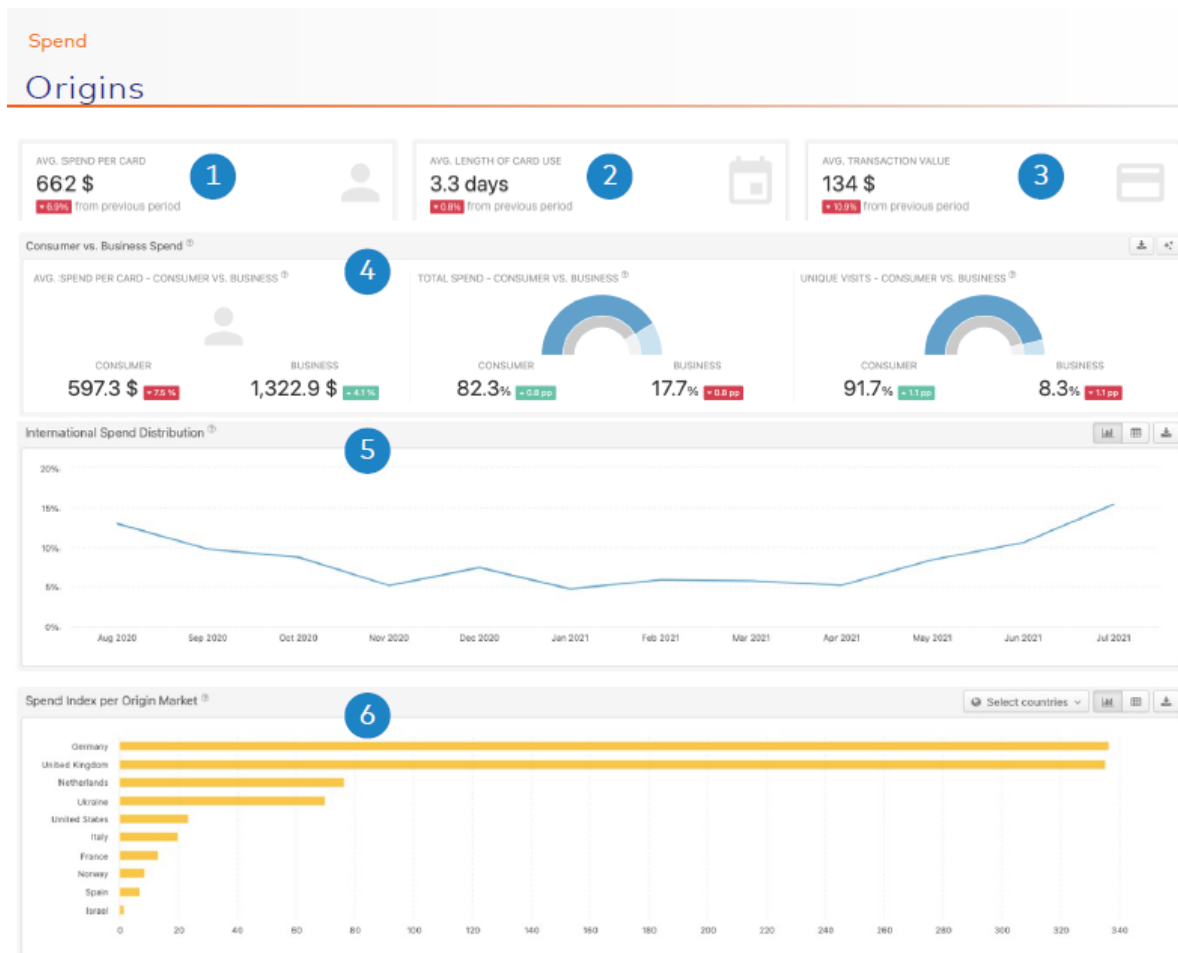
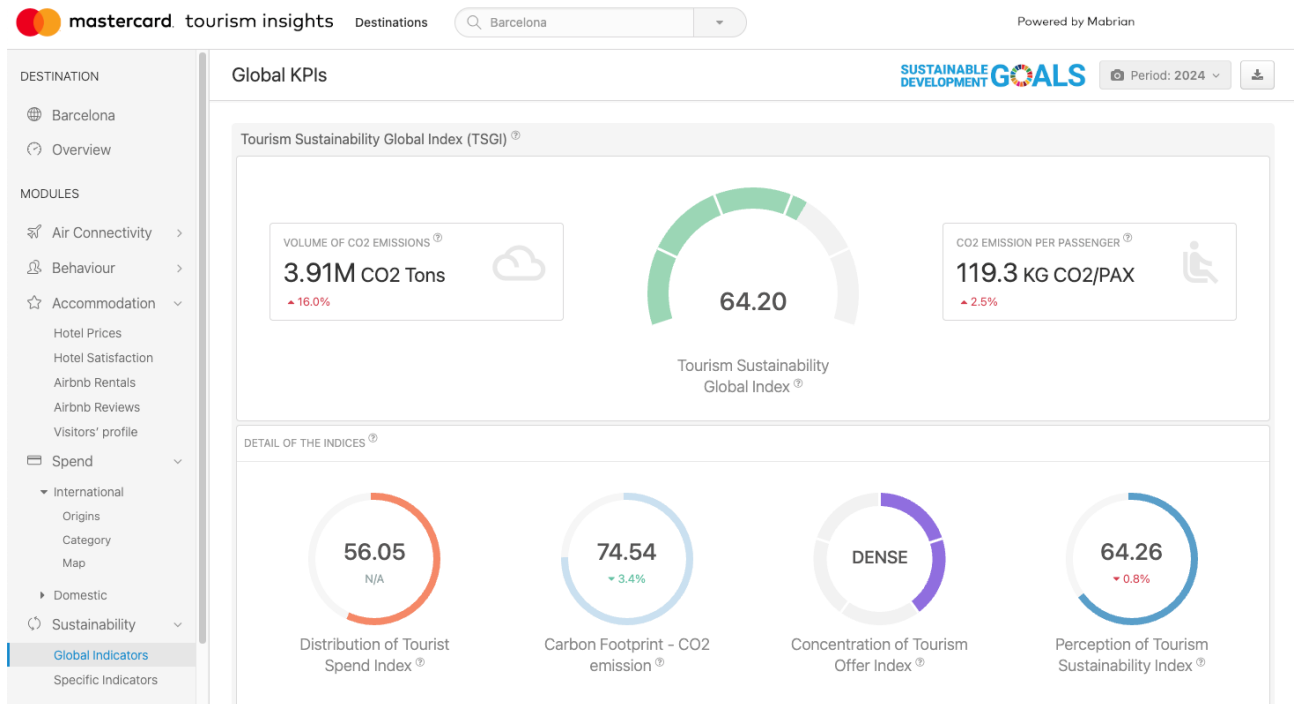


Figure 4 Platform screenshot – International spend module

5. Sustainability

The Tourism Sustainability Module analyses data from global sources with the intention of analysing the impact and sustainability of tourism on destinations worldwide. The aim is to measure and keep track of a number of key aspects that affect Tourism Sustainability in a destination with defined, stable and comparable criterion.



Our solution is designed to augment, validate, or even replace survey or other data that the customer may already be collecting from individual sources.

Through AI algorithms, MTI generates immediately actionable insights: Insights on travellers' behaviour, insights on competitor benchmarking (e.g. what's happening at the same time at your main competitor destination), data-driven marketing strategies, etc.

The platform helps DMOs answer a range of questions around the tourist journey to identify revenue opportunities:

INSIGHTS	Key Performance Indicators		Return On Investment (ROI)
SEARCH	Where are people searching for my destination? How much in advance do people from each of my origin countries search for their itinerary?	Top search originations Number of searches	Increased awareness and consideration



PRICING	What is the total flight/hotel capacity? What are the major feeder airports?? What is the % utilisation of capacity?	Flight capacity Flight prices Hotel prices	More capacity
BOOKINGS	Where do people book for my destination? How much in advance do people from each of my origin countries book their itinerary?	Number of passengers Stay duration Advance purchase	More visits
BEHAVIOUR: SOCIAL	Where do people go to when they come to my destination? Do people from different origin countries respond to my attractions differently?	Mentions by origin, products, attractions Mentions by gender, age, language, etc.	More attractions and experiences
BEHAVIOUR: SPEND	How much do people spend in my destination? What are their categories of spend?	Average spending by origin, by category Average spending per stay, day, ticket size	More local promotions, more spending
SUSTAINABILITY: TRACKING & BENCHMARK	How can a DMO keep track of key aspects that affect Tourism Sustainability in a destination with defined, stable and comparable criterion?	Distribution of Tourist Income, Carbon Footprint Index - CO2 Emissions, Concentration of Tourism Offer, Perception of Tourism Sustainability, Motivational Diversification, Dependence on Origins, Seasonality, Customized KPIs	General tracking of the evolution of the destination over time in terms of sustainability as well as a direct comparison with other destinations
SHARING	What is the perception that people leave my destination with?	Social media reach by origin, product, gender, age Behaviour vs. sharing	Better reviews, more sharing, better marketing outreach



Social Value

Mastercard have committed to create a more sustainable and inclusive digital economy, with a pledge to reach net zero emissions by 2050, in line with the PPN002 Social Value Model Theme “Make Britain a clean energy superpower”.

This goal builds upon our existing Greenhouse Gas (GHG) commitments that align with the Business Ambition for 1.5°C pledge. Mastercard is currently working towards its SBTi-approved goal to reduce total Scope 1 and 2 emissions by 38% and Scope 3 emissions by 20% by 2025 from a 2016 baseline.

These targets reflect a long-term commitment by the company to monitor and implement best practices to reduce emissions across the business, drive operational energy efficiency, and further engage suppliers in value chain decarbonisation. Progress already made towards these goals includes achieving 100% renewable electricity globally, reinforced by a commitment to RE100.

Beyond its own operations, Mastercard is leveraging its **technology, data capabilities, and global partner ecosystem** to drive collective climate action. This includes flagship initiatives such as the **Priceless Planet Coalition** and the **Greener Payments Partnership**, which bring together governments, businesses, and NGOs to accelerate decarbonisation and environmental impact at scale.

These sustainability commitments and initiatives will continue to underpin Mastercard’s approach while delivering services under **G-Cloud contracts**, including activities related to customer engagement and platform usage

Overview of the Service

Mastercard Tourism Insights is a big data dashboard that delivers user-friendly intelligence via a self-service subscription-based web portal:

- Flexible subscription model (SaaS)
- Modular service. Customisable for all needs and budgets.
- Plug&Play. Average lead time 6 weeks.
- Easy and user-friendly cloud environment.
- Ad-hoc and periodic reports.
- Downloadable tables/graphs in multiple formats for ease of operational use.
- Automated notifications.
- Application Programming Interface (API) integrations to enable information exchange.
- Onboarding training is provided, and no specialised skills or training are required to employ the dashboard

Employing AI machine learning algorithms to translate behavioural patterns into actionable insights, Tourism Insights is specifically designed to help DMOs, and private companies drive decisions around improving their marketing spend.

The dashboard mines its intelligence from multiple sources:

- Travel search, price, and booking data from Global Distribution Systems (GDS) as well as Google and Trip Advisor;



- Mastercard aggregated and anonymised spending data for the DMOs Destination Market, including spending profiles for top Origination Markets;
- Tourist sentiment data, sourced out of social media, measures the overall level of visitor satisfaction: climatic, security, hotel, and product dimensions;
- Other destinations platforms (benchmark).

MTI employs big data to answer the following questions:

- How do you attract more tourists through more channels?
- How do you gain a better understanding of consumer sentiments and preferences?
- How can you make smarter investments to raise marketing ROI?
- How do you extract meaningful consumer insights to identify the most valuable opportunities?
- How sustainable is your tourism industry?
- How dependent are you on origins?
- How are you doing compared to other destinations?

Customers gain actionable insights drawn from billions of data points gathered and updated monthly from global distributions systems, social media, web searches, and Mastercard spending data.

Mastercard Tourism Insights can help DMOs:

- 1) Make targeted marketing decisions:
 - a. Delivered via a user-friendly, self-service web portal, insights are available on demand, anytime and anywhere
 - b. 360° view of the full travel cycle, pre- to post-trip, provides a deeper understanding of visitor intention and behaviour
 - c. Smarter targeting to more markets and channels can increase consumer reach—helping DMOs achieve more with their budgets
- 2) Make smarter investments:
 - a. Weekly, monthly or quarterly refreshed data helps DMOs identify dynamic trends and opportunities well before they find their way into static reports or surveys and adjust marketing investments in response
 - b. Archive and access historical data to view trends over time
- 3) Access accurate, timely data:
 - a. Mastercard Tourism Insights analyses consumer spend, behaviours, sentiments across billions of data points from social networks (Twitter, Instagram, etc.), search/price/booking data from networks like Amadeus, Sabre, and Trip Advisor, and Mastercard spending data
 - b. Data refreshed monthly vs. static reports
 - c. Subscription model makes it easy to add or remove modules, to suit any budget



- 4) Deploy data analytics, expertise, and insights:
 - a. Artificial intelligence-powered dashboard uses machine learning to easily extract meaningful insights
 - b. Mastercard data analytics help DMOs understand profitable visitors, top origination markets, trends over time, and opportunities to win market share from competitors
 - c. Take advantage of Mastercard expert consultants to get more insights from the data.
 - d. Mastercard Tourism Insights is the only 360° view of the travel journey from a single source. Unlike other approaches, it provides all the insights needed, in one place, to enable DMOs to optimise tourism in their destination

Associated Services

The Tourism insight solution can be delivered through the platform dashboard, and is also available as a data set, available through API or CSV format.

Data Reports - Based on initial parametrization in pre-engagement teams generate required metrics in standardized format. Insights from the reports also being utilized for further consulting projects. These reports can be leverage to

- Identify and summarise key insights, relevant to client's specific use cases from data sets provided
- Development of strategic recommendations on how to act upon these insights

Data/ APIs - Customers build their own dashboards utilizing Mastercard data in standardized format shared through SFTP / API. Mastercard can also support in the definition and implementation of such platform

- Upfront assessment of data sets required, according to business insight requirements, customer use case & priorities
- Platform design (consider architecture required, data flow & governance)
- Overall Programme management and/or implementation support



2. Data Protection

Information Assurance

The dataset is compliant with all relevant data privacy regulations and specifically GDPR and other data privacy regimes in use in the multiple territories in which Mastercard operates. Data is anonymised and aggregated, and granularity of data is suppressed against internal rules where geographies under view are too small to ensure anonymity of merchants with significant market share in specific locations. Users are required to sign up to a data protection agreement as part of the contracting process that would ensure the data is not shared elsewhere, exploited in commercially inappropriate ways and viewed only by agents of the customer organisation. Regular monitoring of public domain publications is undertaken to monitor compliance with these requirements. Note that we hold fully up to date PCI DSS certification

Data Back-Up and Restoration

Mastercard holds data in numerous data centres around the world to ensure resilience and load balancing and is subject to rigorous test and back up procedures on a regular basis. Data centres are fully air-gapped and accessible only to authorised personnel.

For users working remote from office locations, VPN access is mandatory. Further details are available but note that the sensitive nature of activities in this area, and the critical importance of the Mastercard network to economies around the world, means we will not be able to provide specifics.

Business continuity statement/plan

Mastercard has numerous extensive business continuity arrangements in place in multiple territories and in relation to numerous products and services. Further details are available but note that the sensitive nature of activities in this area, and the critical importance of the Mastercard network to economics around the world, mean we will not be able to provide specifics.

Privacy by Design

The service is designed to ensure all data is anonymised and aggregated in line with GDPR and other data privacy regimes in use in the numerous territories in which Mastercard is commercially active around the world.

Both Mastercard and the Customer will comply with all (i) all data privacy legislation – including GDPR; (ii) the applicable industry data security standards; (iii) all applicable provisions of Mastercard's or Customer's written information security requirements, and (iv) Mastercard's privacy policies. Customer acknowledges and agrees that Mastercard may transfer such data to any country in which any member of the Mastercard group does business.



3. Using the service

Ordering and Invoicing

Customers should email Simon Wright Lakin (Simon.WrightLakin@mastercard.com) to discuss requirements. Assistance will be provided in completing a Statement of Works / Order Form.

Customer Availability of Trial Service

Sample datasets can be made available at our discretion upon signature of a data evaluation agreement.

On-Boarding, Off-Boarding, Service Migration, Scope etc.

Mastercard Tourism Insights is delivered via a subscription-based engagement:

- Modules can be easily added or removed
- Implementation is typically only 6–8 weeks
- Onboarding training is provided, and no specialised skills or training are required to employ the dashboard
- Mastercard consulting services available for further analysis

The onboarding process includes a kick-off meeting with key team members from the customer/administration and all the assigned dedicated points of contact within Mastercard (e.g. a Senior or managing consultant and agreed staffing of consultant, as well as any technical/product expert that might be needed – depending on the mission). The kick-off meeting aims at agreeing on scope (including potential evolutions to agree upon), presenting retro planning, processes and deliverables, under the lead of the account manager.

The off-boarding process is also defined during the kick-off meeting, upon an agreed timeframe. Mastercard will deliver an “end of service” notice to customers – with a minimum of 2 weeks before ending date.

Mastercard also remains open to discuss any customised onboarding and offboarding plan, depending on customer needs and project scope, specificities and renewals.

Training

Onboarding training is provided, and no specialised skills or training are required to employ the dashboard. Each customer can access an hour of training with Mastercard’s product team. The tool is easy to understand, so an hour’s training is sufficient for users to start engaging effectively.

Implementation Plan

A detailed implementation plan can be provided to the buyer on request. The account



manager will be the main point of coordination and contact:

- Implementation typically takes 6-8 weeks; the dashboard is designed to be intuitive;
- Onboarding training is supplied but the platform is easy to use;
- Web dashboard provides all users easy access to the insights they need, with no specialised skills or training.

Service Management

- Initial platform onboarding/training session for customer users;
- Monthly technical and data interpretation support from Mastercard and/or Partners;
- Access to best practice webinars or trainings for specific usages;
- The service has no constraint nor maintenance windows.

Service Constraints

Service support is during regular UK office hours only i.e., Mon-Fri 0900-1700 on working days.

Service Levels

Any specific requirements can be agreed with a customer prior to ordering or during the execution of the project. Standard arrangements are for 48 hours response times on service questions, initial training, and data delivery on a monthly, quarterly, or annual basis.

Outage and Maintenance Management

Scheduled outages and maintenance will be communicated to customers no less than 48 hours beforehand, by their account manager, per email. These tend not to occur more than once every six months and last for no more than three hours.

Financial Recompense Model for not Meeting Service Levels

Any specific requirements can be agreed with a customer prior to ordering.



4. Provision of the service

Customer Responsibilities

Customer and Mastercard respective responsibilities are to be defined and included into the statement of work.

Generally, it is the customer responsibility to provide the initial inputs on strategic priorities, Support assessment of required efforts to implement enhancement and optimisation recommendations, collaborate with Mastercard's team during status meetings and deliverable readouts.

The customer acknowledges and agrees that, with respect to its use of a Platform, the purchase and installation of appropriate computer and communication equipment and the appropriate operating systems and all connectivity is the sole cost and responsibility of Customer.

Customer shall institute security measures necessary to safeguard any remote access to a Platform from unauthorised access by persons other than its authorised users. Customer shall notify Mastercard immediately and assist Mastercard in remedying any instance of unauthorised access to, or use of, a Platform.

The customer may not share the dataset with third party organisations or individuals unless specifically noted in the order form. Only authorised individuals may receive the dataset. The customer may not exploit the dataset for commercial gain (as in reselling the data made available by Mastercard to other parties).

Technical Requirements and Customer-Side Requirements

The tool can be accessed with internet via any standard browser. Customer will designate a Project Manager/Lead to support this project to help coordinate access to resources and ensure the project is on schedule.

Outcomes/Deliverables

A Platform is not considered a Deliverable and no rights in or related to a Platform are deemed granted. For any Platform, the only Deliverables will be the tangible reports and output specific to Customer.

A detailed list of the deliverables and planning are integrated into the initial SOW as well as agreed upon during the kick-off meeting.

Development life cycle of the solution

The dataset is under regular development and expansion, particularly in relation to the number of industry merchant category codes included in the dataset, and all product additions will be communicated to customers before implementation. Mastercard tends to use standard industry development processes such as Agile process for this purpose.

**After-sales Account Management**

Customers will be assigned an account manager for onward queries and service management. Service support is during regular UK office hours only i.e., Mon-Fri 0900-1700 - excluding UK Bank Holidays. Monthly sessions – included within the monthly price at no extra cost – can also be installed for regular support (e.g help with specific analysis, etc.), depending on customer's needs.

Termination Process

The Statement of Work will integrate the agreed date of termination of the contract. Service may be terminated for convenience with 30 days' notice.

As for pricing, Mastercard will notify customer of any revisions on the agreed planning and may not undertake work relating to the revised Services until customer has executed a written amendment to, or replacement of, the Statement of Work setting forth such amended or revised terms.



5. Our experience

Case Studies

Domestic Tourism Execution Singapore

With the lockdown the local hotels, restaurants and retailers suffered hugely. To ease the pain the island state is driving domestic tourism.

Singapore Tourism Board (STB) is a sophisticated agency to market Singapore to foreign affluent visitors. Turning the view to domestic consumers the agencies develop an App and launched a series of Singapore Rediscover Voucher incentives.

STB felt they lacked insights on domestic travellers and behaviour and needed a more successful domestic engagement program.

With MTI, Mastercard segmentation and affinity analysis looked at the domestic adventurers and families to target rediscovery of Singapore.

The end-to-end campaign with merchant discounts, seasonal sale campaigns across retail, dining, hotels, would stimulate an uplift to the challenged industries.

As a result, we built personalisation for every important emerging segment:

- following the rise of new behaviours which Families, Lifestyle Couples and Lifestyle Youths;
- map their travel missions, and favourite channels to ensure their Singapore experience is exactly what.

Helping Tourism and Execution Greece

The Greek National Tourist Organisation increased awareness of Greece as a tourist destination among affluent travellers with Mastercard Tourism Insights

The Greek National Tourist Organisation (GNTO) wanted to increase tourism spend in Greece by attracting affluent visitors from the Netherlands, Germany and Denmark.

The GNTO hoped to accomplish this by raising awareness of Greece as a tourist site through digital media.

Mastercard Tourism Insights identified the right customer segments for the GNTO target, then exposed them to custom ads that raise awareness of Greece as a travel destination.

The end-to-end campaign encouraged targeted consumers to click on ads that would redirect them a GNTO landing page highlighting Greece's merits as a tourism destination.

As a result, Mastercard designed the ads to redirect consumers who click on them to visitgreekdestinations.com, a website created to invite tourism to Greece:

- Learn more about destinations all over Greece
- Take advantage of exclusive Mastercard offers
- Book Priceless Experiences in Athens



- 240k+more clicks driven by the campaign's objectives

Supporting tourism recovery through data insights in Prague

Use of data insights to perform a microanalysis of tourists' spending, activities, movements, and concentration to inform Prague's new strategy for sector recovery in 2021.

Mastercard has established a long-term partnership with Prague City Tourism, utilizing Mastercard's Tourism Insights platform. Following the COVID-19 pandemic, Prague aimed to acquire valuable insights into tourists' behaviour in order to enhance the management of tourism flows efficiently

Implemented a data framework to prevent overcrowding in Prague's central area, promoting sustainable and secure tourism growth. Provided valuable insights through payment and tourism data analysis, focusing on the following metrics: Seasonality: Identified segments and origins for autumn and Christmas visits to Prague.

Affinity: Examined behaviour of target segments in Prague post-COVID.

Competition: Assessed Prague's competitive advantages and disadvantages

Through this partnership, Prague has harnessed data to make strategic and operational decisions to better understand tourist behaviour while balancing tourist flows

Customers

We have over 50 global engagements with local, regional, and national DMOs for MTI (e.g. DMO Singapore, Greece...). We are happy to provide further detail on our customer list upon request.

Contact Details

Our main sales desk, 02075 575057

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