



**JANA
LVOVÁ**

GENERAL MANAGER
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Jana Lvová has served as General Manager of Mastercard for Slovakia and the Czech Republic since 2023.

She leads the company's strategy and business development across both markets, focusing on the growth of digital payments and the broader digital economy. She brings extensive international experience in payments, fintech, and banking.

During her career in the United Kingdom and the Czech Republic, she has successfully led sales, strategic partnerships, client development, and major European initiatives aimed at strengthening brand value and customer experience. Jana holds an MBA from the Rochester Institute of Technology and a Master's degree from Charles University in Prague.

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MASTERCARD IS STILL ASSOCIATED PRIMARILY WITH PAYMENT CARDS. WHAT IS THE COMPANY'S ROLE IN SLOVAKIA TODAY?

Payments remain an important part of what we do, but Mastercard today is fundamentally a technology company. Our role is to build digital infrastructure that connects banks, businesses, governments, and consumers in a secure and efficient way.

In Slovakia, this means working closely with banks, fintech companies, institutions, and the public sector to support the development of the digital economy. Of course, enabling digital payments is part of that mission, but our work goes much further. We are also involved in initiatives that help entrepreneurs grow their businesses, improve financial accessibility, and strengthen cybersecurity.

We believe that when digital infrastructure works well, it benefits everyone – consumers, businesses, and the economy as a whole.

IN A RAPIDLY CHANGING GLOBAL ENVIRONMENT, WHAT SHOULD SLOVAKIA FOCUS ON TO REMAIN COMPETITIVE WITHIN EUROPE AND BEYOND?

Competitiveness today is closely linked to digital transformation. Countries that manage to digitalize their economies effectively are better positioned to innovate, grow businesses, and attract investment.

Slovakia already has strong technological capabilities and talented people. The key challenge is ensuring that digital transformation reaches the entire economy – including small businesses and regional communities.

MASTERCARD HAS BEEN INCREASINGLY ACTIVE IN SUPPORTING ENTREPRENEURS AND SMALL BUSINESSES. WHY IS THIS AREA SO IMPORTANT FOR YOU?

In many towns and regions, local entrepreneurs provide services that keep communities alive and functioning. Given that small and medium-sized enterprises (SMEs) account for 99% of all businesses in the EU, it is no surprise that they are the backbone of our economy.

At Mastercard we therefore focus on initiatives that help entrepreneurs access knowledge, tools, and networks that can support their growth. In Slovakia, activities such as Veľký týždeň malých firiem or tools like Kde začať podnikat and aim to give people practical guidance on how to start or develop a business and how to take advantage of digital opportunities.

There are many consumers already prefer to pay digitally, but some smaller businesses still do not have the

infrastructure to accept these payments. Even though by expanding acceptance retailers report a 20% increase in sales. So, these initiatives of ours make sense because they help to expand digital payment acceptance across the country.

AS ECONOMIES BECOME MORE DIGITAL, CYBERSECURITY IS BECOMING A CRITICAL ISSUE. HOW DO YOU SEE THIS CHALLENGE EVOLVING?

Cyber threats these days do not respect national borders. Criminal networks operate globally, share tools and knowledge, and move quickly across jurisdictions. This means that defending against them also requires global cooperation and technological capabilities.

This is where companies like Mastercard can play an important role. As a global technology company operating across markets, we have access to insights, data, and expertise from many parts of the world. This allows us to identify emerging threats early and help partners – including banks, businesses, and public institutions – strengthen their defenses.

However, technology alone is not enough. Education and awareness are equally important. Small businesses, in particular, need access to knowledge that helps them understand potential cyber risks and protect themselves.

WHAT MAJOR TRENDS DO YOU EXPECT TO SHAPE THE FUTURE OF PAYMENTS AND COMMERCE?

The physical payment card will gradually become less visible as more people use mobile devices, wearables, or digital services to make payments. In many cases, the act of payment will happen automatically in the background – for example in mobility services or online platforms.

At the same time, artificial intelligence is starting to play a much larger role in how people shop and pay. We are entering a world where digital assistants can help consumers search for products, compare offers, and even complete purchases on their behalf within parameters set by the user. This so-called AI-driven or agentic commerce could fundamentally reshape how people interact with digital marketplaces.

In such an environment, secure digital identity and trusted payment infrastructure will become even more important. People will expect convenience and automation, but they will also want full transparency and control over their spending.

The most successful technologies will be those that simplify people's lives while maintaining the highest standards of security and trust. And that is exactly the direction in which we see the future of payments and commerce evolving.