

INSIDER

December 13, 2021

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Step inside Mastercard's new pandemic-era NYC tech office, decked out with tons of plants, arcade games, and high-tech conference rooms for Zoom calls that seamlessly loop in remote workers



An in-house coffee bar embraces biophilic design. Crystal Cox

- **Mastercard's newest "Tech Hub" is designed to encourage in-person collaboration.**
- **The Tech Hub incorporates biophilic design — a lot of plants — to comfort clients and employees.**
- **Team workspaces are divided into "neighborhoods," each led by a captain.**

Mastercard has transformed a former Methodist bookbindery in New York City's Flatiron District into a hybrid workspace meant to encourage collaboration, both in person and remote.

The payments and digital-services company developed its workspace for the future years before COVID-19 resulted in a soaring number of work-from-home arrangements. Now, it's hoping the renovations will keep collaboration alive in the hybrid-work era, with changeable workspaces, technology to make remote meetings feel less remote, and cozy nooks for small meetings or personal needs.

Four years in the making, the new "Tech Hub" is now a home for 700 engineers, software developers, and other tech employees. It covers 216,456 square feet over 13 floors. It dwarfs Mastercard's previous office down the avenue and was designed for growth as much as it was for well-being, according to executives who hosted Insider on a recent tour. Hiring could boost the local workforce to 1,000 people.

Designs for the NYC Tech Hub and other Mastercard properties follow a "global workplace design guideline" developed by the company's real-estate-services team and emphasize sustainability, biophilic principles, and overall wellness. IA Interior Architects followed the guidelines as chief architect.

Perhaps no employee was happier about the surroundings than Marilyn McDonald, a self-described extrovert and Mastercard's senior vice president of customer interoperability. She volunteered as a beta tester of the space as it opened in June.

"The pandemic was very hard for me because it's hard to connect," McDonald said. "I put my hand up to beta test just to get out of the house. It was supposed to be a two-week test. I went in and made myself comfortable and basically never left."

Let's take a tour.

A living-moss wall greets visitors and employees at Mastercard's NYC Tech Hub. Designers wanted to incorporate nature throughout the building to promote well-being.



The second-floor landing at Mastercard's NYC Tech Hub. Crystal Cox

The second-floor entrance by a Broadway-style staircase is a lobby brightly lit naturally and synthetically, the latter source being diffused by architectural details that evoke the motion of the sea.

But perhaps most striking to a visitor is that there's moss — real moss indigenous to Europe — and a lot of it.

The biggest installation is essentially a living wall, a geometry of the mosses of varying shades installed to connect inhabitants to nature. The literal greening of the building, under a philosophy known as biophilia, was done to improve not only well-being but also productivity. In one survey of 7,600 workers from 16 countries around the world, two-thirds of the respondents said that brighter office environments accented with green, yellow, or blue colors made them happier.

The mosses, installed by Garden on the Wall, are spritzed periodically and get a light dusting annually but are essentially maintenance-free.

The Mastercard Experience Center is a play station of sorts for customers where employees can show off the latest developments in cybersecurity and other current and future tech offerings.



The Mastercard Experience Center. Crystal Cox

Visitors to the Mastercard Experience Center can engage with "demo pods" to interact with at least 24 tech products, such as those addressing one of today's most pressing problems, cybersecurity. The "external collaboration" enabled by these displays and tablets complements the ways the Tech Hub encourages the exchange of ideas internally, Ed McLaughlin, Mastercard's president of operations and technology, said.

A hum of new-age music gives visitors an otherworldly feeling. It feels a little like being in a museum.

Devices in the Mastercard Experience Center encourage hands-on learning for customers and other visitors.



A tablet and a headset in the Mastercard Experience Center. Crystal Cox

The Mastercard Experience Center also features an "Alpha Lab" that showcases futuristic technologies. Devices are supplied for testing purposes.

Classes, conferences, and public-policy meetings take place in this room. Columbia University and New York University hold some graduate-level classes here.



Mastercard's public assembly space. Crystal Cox

The Tech Hub also helps bring people together who don't work at Mastercard.

In addition to the usual conference rooms any office would have, designers added a public assembly space for myriad uses, from graduate classes to meetings with policymakers, including US Secretary of Commerce Gina Raimondo. The Art Therapy Project, a nonprofit mental-health organization and cause of Nicole Turner, Mastercard's senior vice president for technology hubs, will hold its annual fundraiser there.

Mastercard's NYC Tech Hub workspaces are known as "neighborhoods," with some defined not by walls but porous dividers and movable panels. Neighborhood "captains" decide how their areas should flow, or not flow.

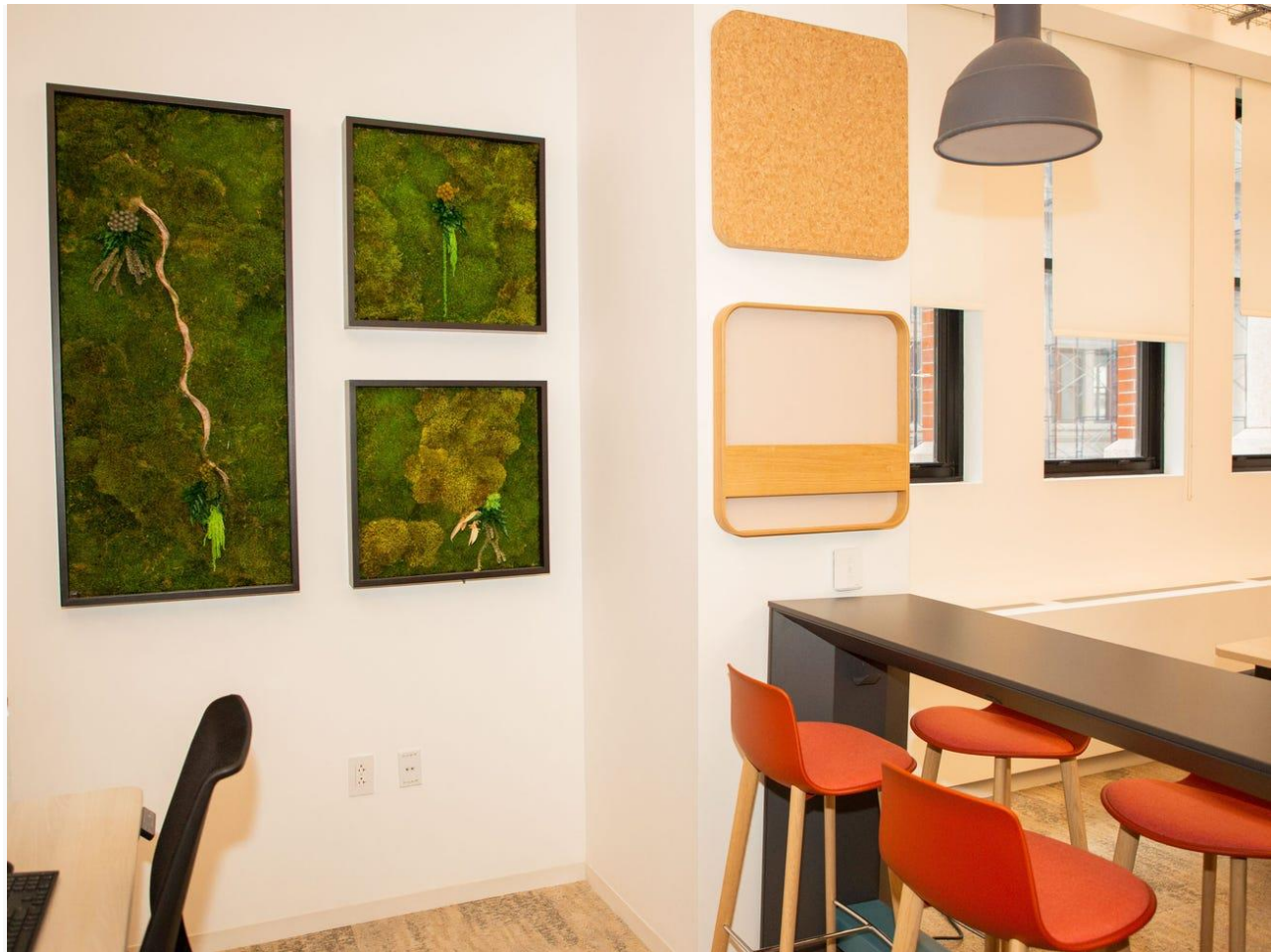


A view of one of Mastercard's work "neighborhoods." Crystal Cox

Some floors are Legolands of transformation. Movable wall panels make a space small or large, cozy or airy, whatever the team requires that day. It seems to be the antithesis of the sprawling office spaces that fostered the worker-bee culture being rejected by many today.

"I don't think that gives people a sense of space or place," McLaughlin said of open floor plans. "Employees don't need just an internet connection, power, and a desk. They have that, and they've learned to work from home. What they want and need is community: It's collaboration — it's convening with people who care most about what you do."

The Tech Hub isn't all tech. There are some old-school office wares around, too.



Moss framed as art by Blondie's Treehouse alongside cork boards. Crystal Cox

McLaughlin often reverted to a single statement when summing up the office's design: "What do people need to do their best work?" Beyond the high-tech features, some spaces have old-school whiteboards that he said never go out of style.

Workers have the option to make spaces either open or cozy with movable panels.



Sliding wall panels close off this work neighborhood. Crystal Cox

Some of the 662 desks in the Tech Hub are remarkably barren. But employees are also encouraged to decorate their spaces, to make it their place, McLaughlin said.

Mastercard livens up common spaces with architectural and visual details.



A table surrounded by color, texture, and light. Crystal Cox

Beyond making current employees happier, Mastercard is on a bit of a hiring spree. It has more than 200 New York City jobs listed on LinkedIn.

"Most of my team in New York has been hired over the pandemic," McDonald, the senior vice president of customer interoperability, said. "If we are able to bring people in, it fundamentally changes what they think about what we are doing."

Mastercard has a tailwind in the reviews on employment websites. On Glassdoor, the company earned 4.2 out of 5 stars, with 86% of respondents saying they'd recommend the company to a friend and 94% approving of CEO Michael Miebach, the former chief product officer who took over from Ajay Banga earlier this year.

Mastercard's kitchen promotes gathering and discourse as much as it does chowing down. McLaughlin said he wanted to make the office "as compelling as possible for collaboration."



A Tech Hub kitchen. Crystal Cox

Mastercard promotes an NYC vibe with local art.



A painting by Ozlem Boyaci Ucer. Crystal Cox

Plants, locally commissioned art, and a lot more moss help employees feel comfortable, McLaughlin said. To him, these things create an ethos that should attract talent at a time when "the great resignation" has US workers quitting in droves, as they're confident a more satisfying work-life balance can be had right around the corner.

A camera system in some areas allows wide angles that enhance human proximity in remote meetings.



Mastercard's Ed McLaughlin shows off a remote-meeting screen. Crystal Cox

Some art is larger than life in Mastercard's NYC Tech Hub. The concept of this floor is clarity and focus.



A wall-sized image of Dr. Patricia Bath at the Mastercard NYC Tech Hub. Crystal Cox

McLaughlin and Turner often discussed the productivity that could follow when employees are comfortable and have the tools they need to stay focused. In a nod to that theme, Mastercard installed a blown-up image of Dr. Patricia Bath, who invented a device and technique for cataract surgery called laserphaco and was the first woman to chair an ophthalmology residency program in the US.

Mastercard's NYC Tech Hub retains 19th-century architectural detail. The building was originally home to a religious bookbindery.



The Mastercard NYC Tech Hub building exterior at 150 Fifth Ave. Crystal Cox

Outside spaces give Tech Hub employees hip seating and NYC views.



One of a few outside spaces at the Mastercard NYC office. Crystal Cox

McLaughlin saw a lesson in design from WeWork, or at least those features that drew workers to an office space. There are outside spaces, a café, nooks for private meetings, and — for the most personal calls — individual phone booths, minus the pay phone.

"Gig workers were paying their own money to come to a workspace," he said. "Why? Because it meant something. Because it helped them do their work better."

Visual stimulation changes at most every turn in the office. Here, industrial building details give gathering spaces an urban feel.



A gathering spot with long benches and open ducts at Mastercard's NYC Tech Hub. Crystal Cox

Stairs, not elevators, promote interaction between some neighborhoods. More moss at just about every turn is meant to keep employees grounded.



A stairway with mossy art. Crystal Cox

Local artists provide employees meaningful images.



A mural by Sophia Dawson at the Mastercard NYC Tech Hub. Crystal Cox

Rooms separated by glass let employees view product tests.



The product-testing rooms. Crystal Cox

A Tech Hub remote-conferencing room puts virtual and in-person participants on the same level.



The remote-conferencing room. Crystal Cox

Air hockey, foosball, and pool provide stress relief at the Tech Hub. Portable chargers are available throughout the building.



A game area. Crystal Cox

An in-house coffee bar goes heavy on the biophilic design. "I never need to leave the building," McDonald, the senior vice president, said.



An in-house coffee bar embraces biophilic design. Crystal Cox

In keeping with neighborhood themes, Mastercard primarily sources coffee from NYC's Joe Coffee Co., a roastery in Long Island City, Queens. The menu is rotated periodically, though it maintains an emphasis on local roasters.

The building owner, L&L Holding Co., made some modern additions to the historic building. New floors were added, though they were set back so they didn't affect the building's appearance from below, McLaughlin said.



Mastercard's McLaughlin discusses building architecture. Crystal Cox

The Tech Hub's barren roof-deck on a cool autumnal day belied the heavy use it gets in other seasons, McLaughlin said.



The roof-deck of Mastercard's NYC Tech Hub. Crystal Cox

The Tech Hub isn't all about gathering and community. Hip-looking phone booths provide privacy when needed.



A phone booth in the NYC Tech Hub. Crystal Cox