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MasterCard's A&M Investment Strategy

Janney Montgomery Scott
Electronic Payments Summit



Forward-Looking Statements

Today's presentations may contain, in addition to historical information, forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995.

These forward-looking statements are based on our current assumptions, expectations and projections about future events which reflect the best judgment of management and involve a number of risks and uncertainties that could cause actual results to differ materially from those suggested by our comments today. You should review and consider the information contained in our filings with the SEC regarding these risks and uncertainties.

MasterCard disclaims any obligation to publicly update or revise any forward-looking statements or information provided during today's presentations.

Advancing MasterCard's Growth Agenda



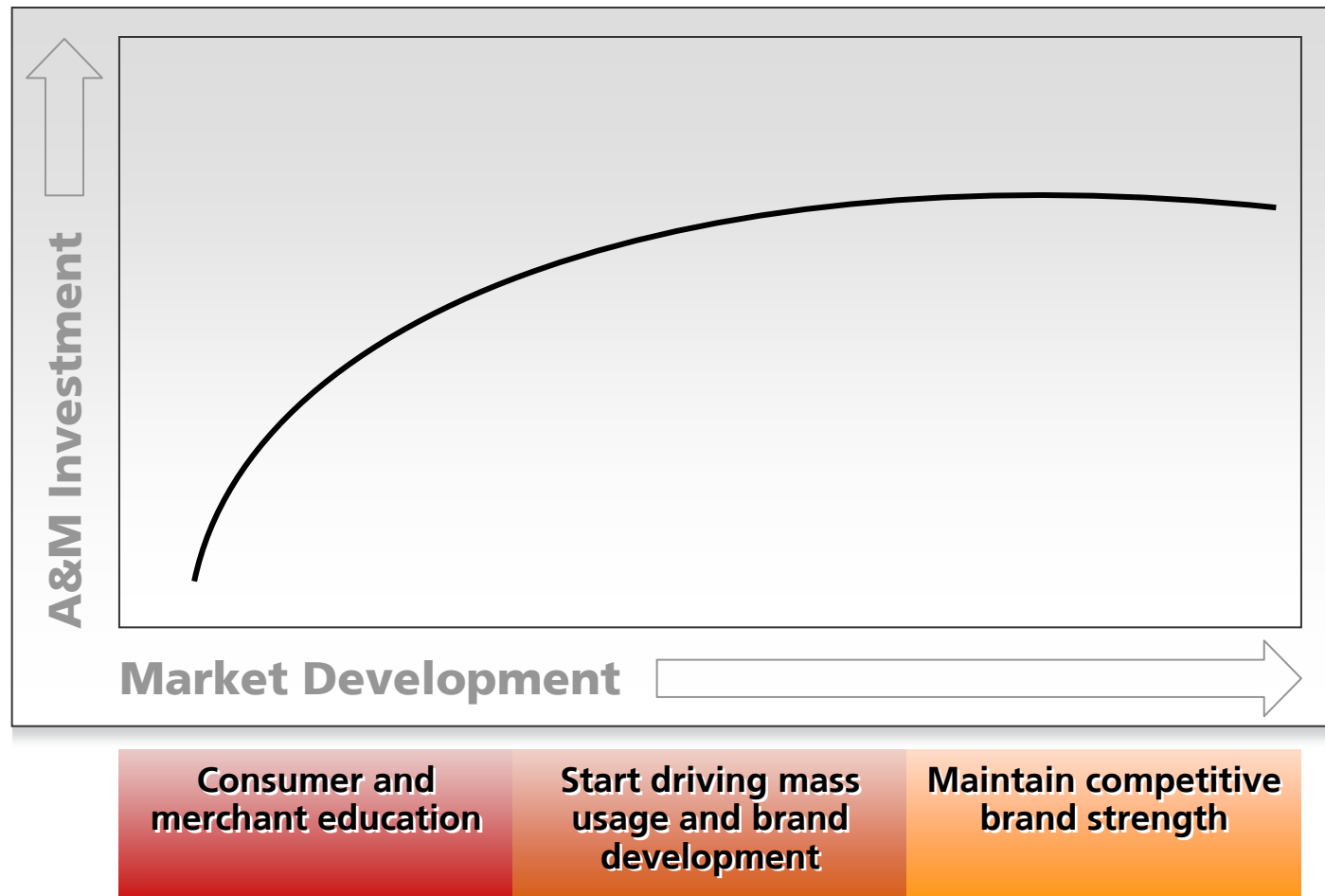
Key A&M Investment Components

- Advertising
- Sponsorships
- Acceptance Development
- Research
- PR
- Customer Marketing

Key Stakeholders

- Consumers
- Employees
- Partners
- Media
- Issuers
- Merchants
- Opinion Leaders
- Shareholders

Theoretical Marketing Investment Lifecycle Within a Country

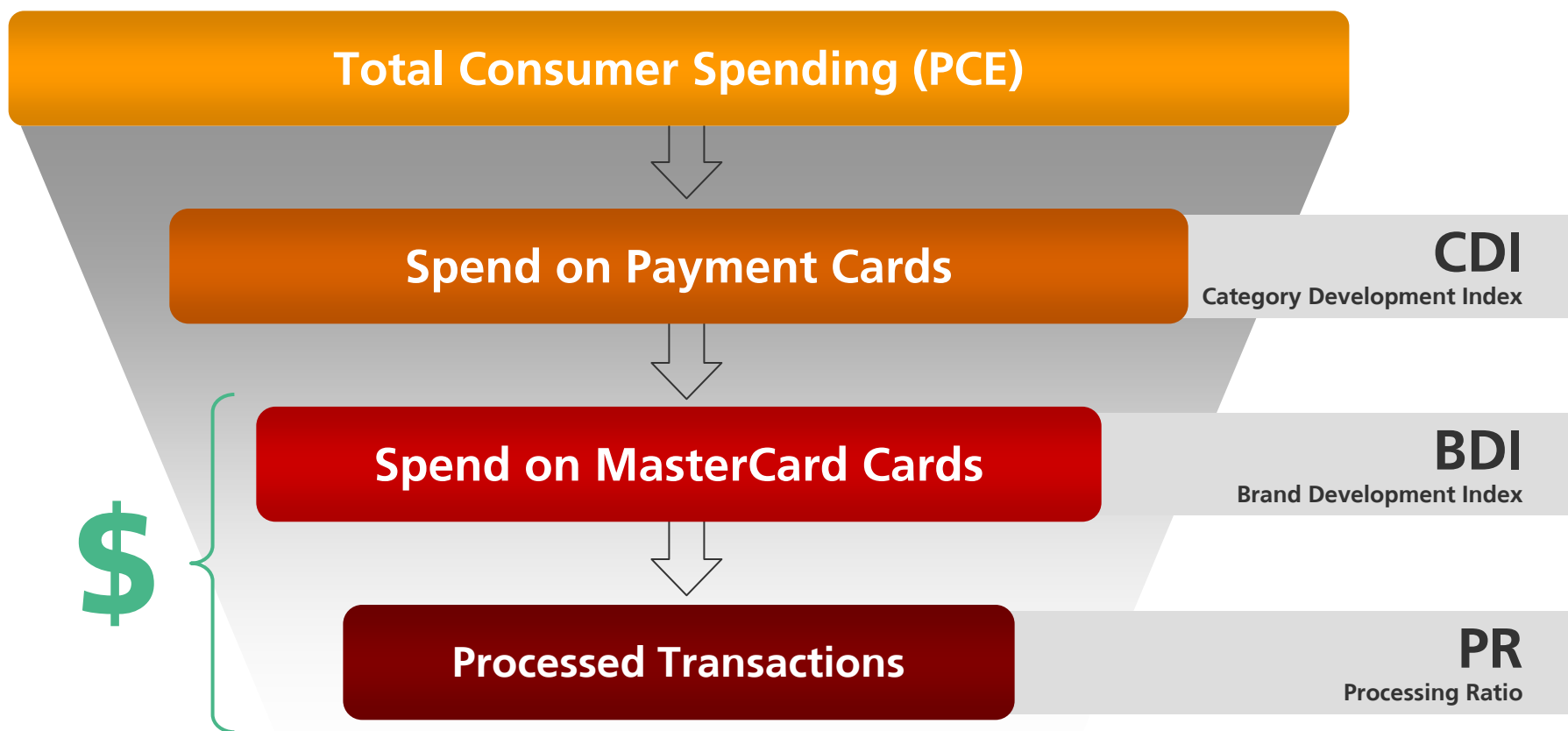


In Reality, Countries Don't Neatly Follow This Progression



MasterCard's A&M investment decisions are driven by the unique business strategies in each of our countries.

Aligning Our A&M Where We Make Money

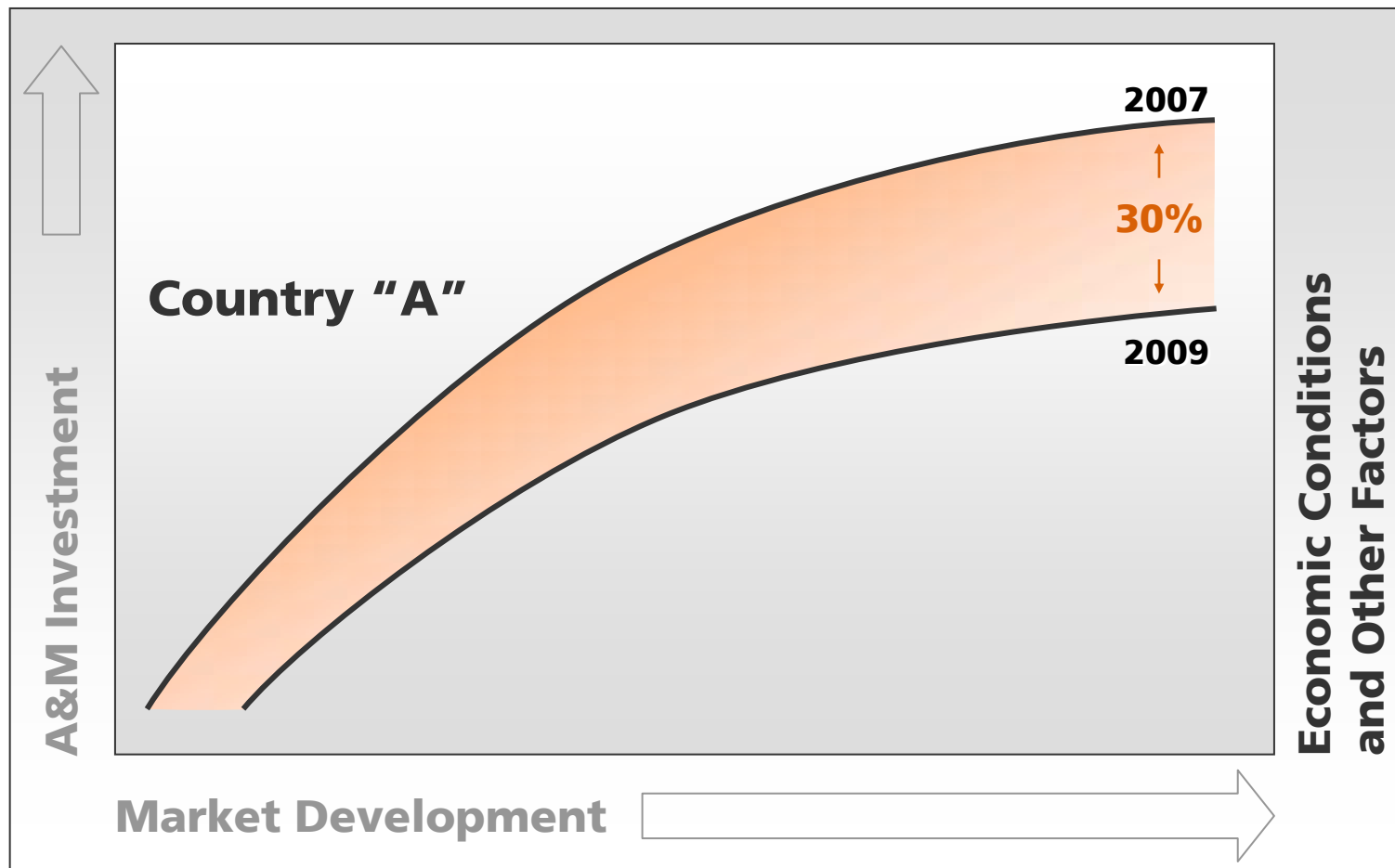


Four Types of Markets, Very Different Dynamics and Strategies



Market Type	Example	Marketing Strategies
1. Strong CDI and Share of Processing	U.S.	Drive usage, grow new categories and maintain competitive brand strength
2. Low Processing Markets	China	Drive higher revenue generating purchases (e.g., cross border) and invest in B2B communication programs
3. Low Penetration	Norway	Focus on winning new business in part by delivering insights and information to key issuers
4. Low Category Development	Colombia	Invest in consumer education and acceptance development

Realistic A&M Investment Lifecycle Within a Country



Advancing MasterCard's Growth Agenda Country by Country Around the World



Advertising

**Customer
Marketing**

Sponsorships

**Digital
Marketing**

PR

**Insights &
Information**