

Martina Hund-Mejean
Chief Financial Officer
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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.

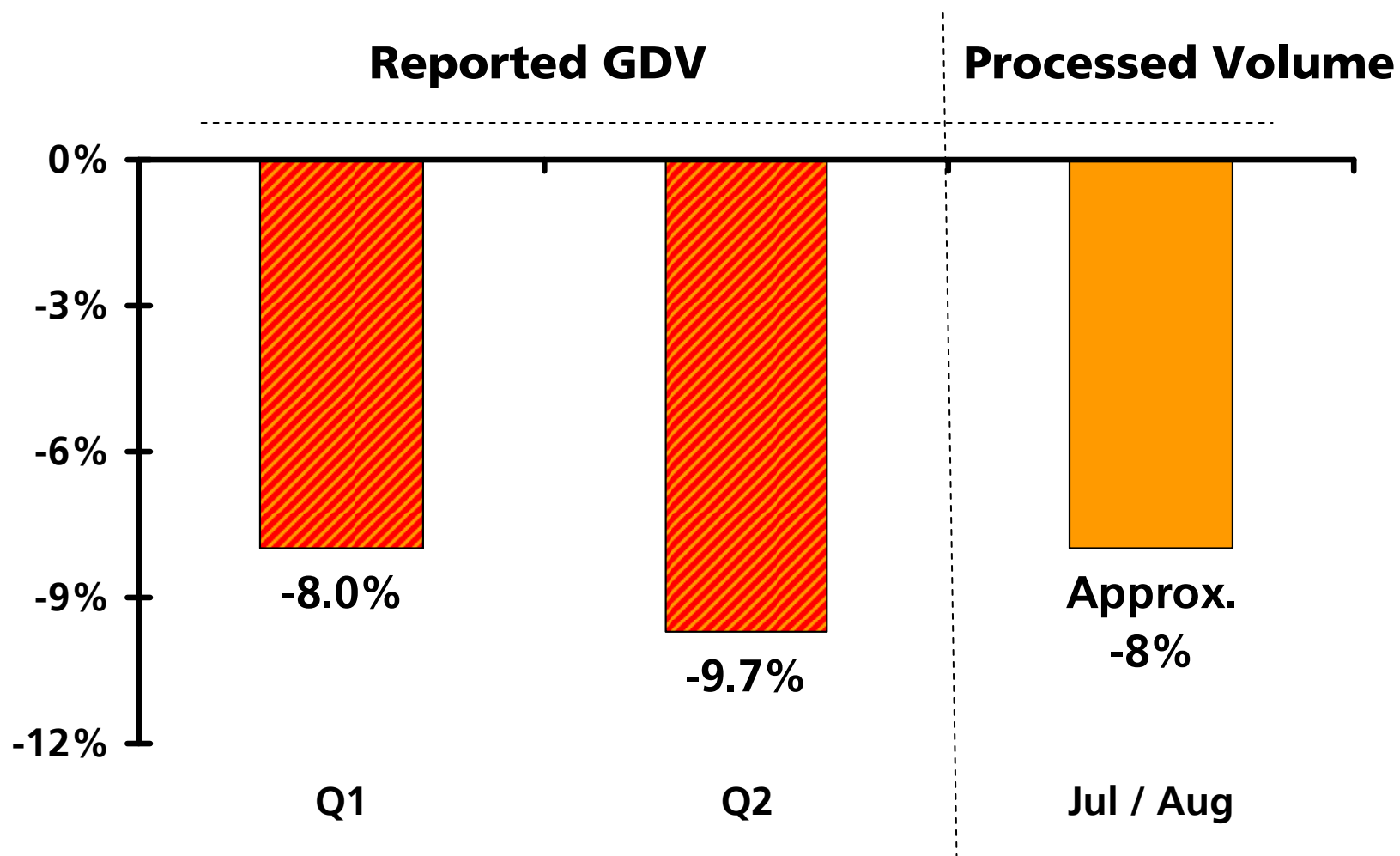
MasterCard disclaims any obligation to publicly update or revise any forward-looking statements or information provided during today's presentations.

MasterCard's Distinct Business Drivers

Business drivers helping MA to weather the economic slowdown:

- Continued secular shift from paper to electronic payments
- Despite change in spending patterns, consumers continue to transact
- More than half of business outside the U.S.
- No direct consumer credit exposure

U.S. Region 2009 Gross Dollar Volume (GDV)

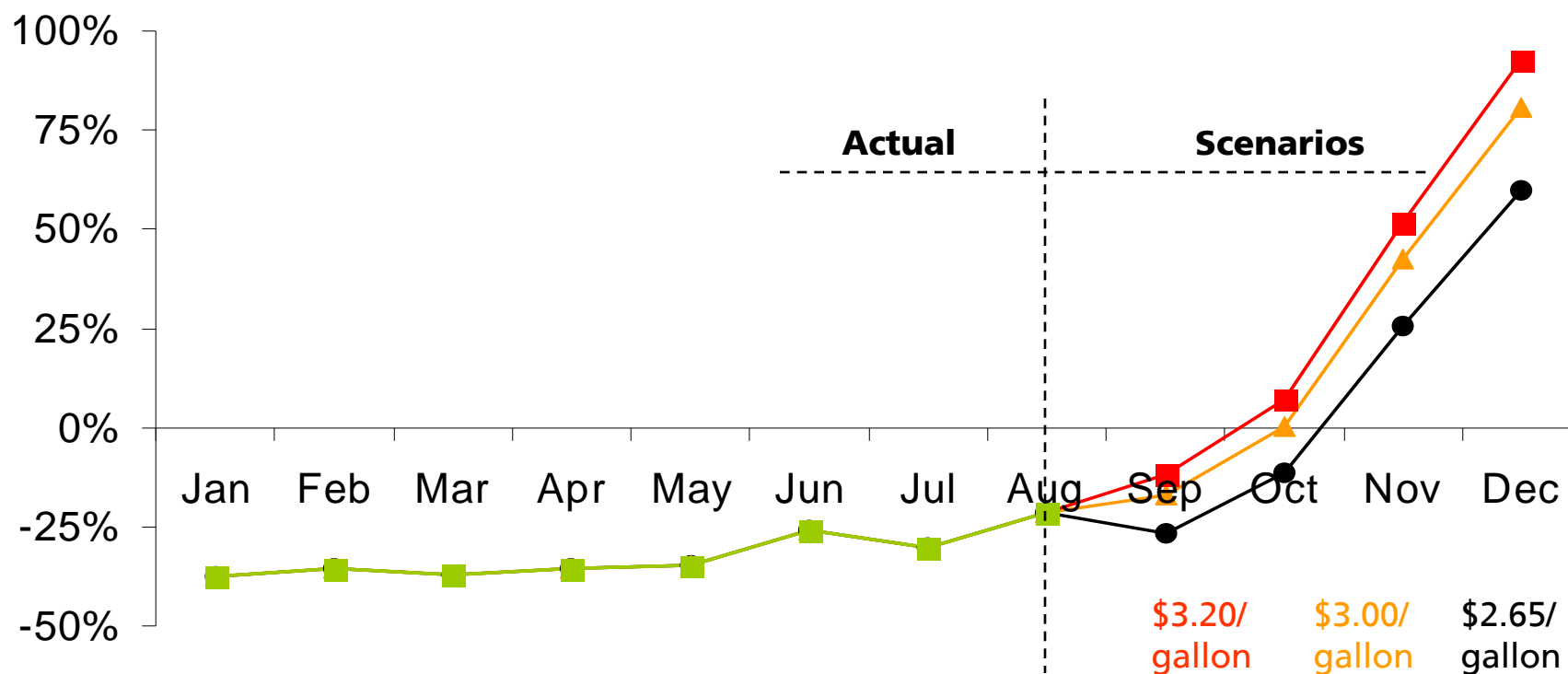


August 2009 adjusted for processing days.

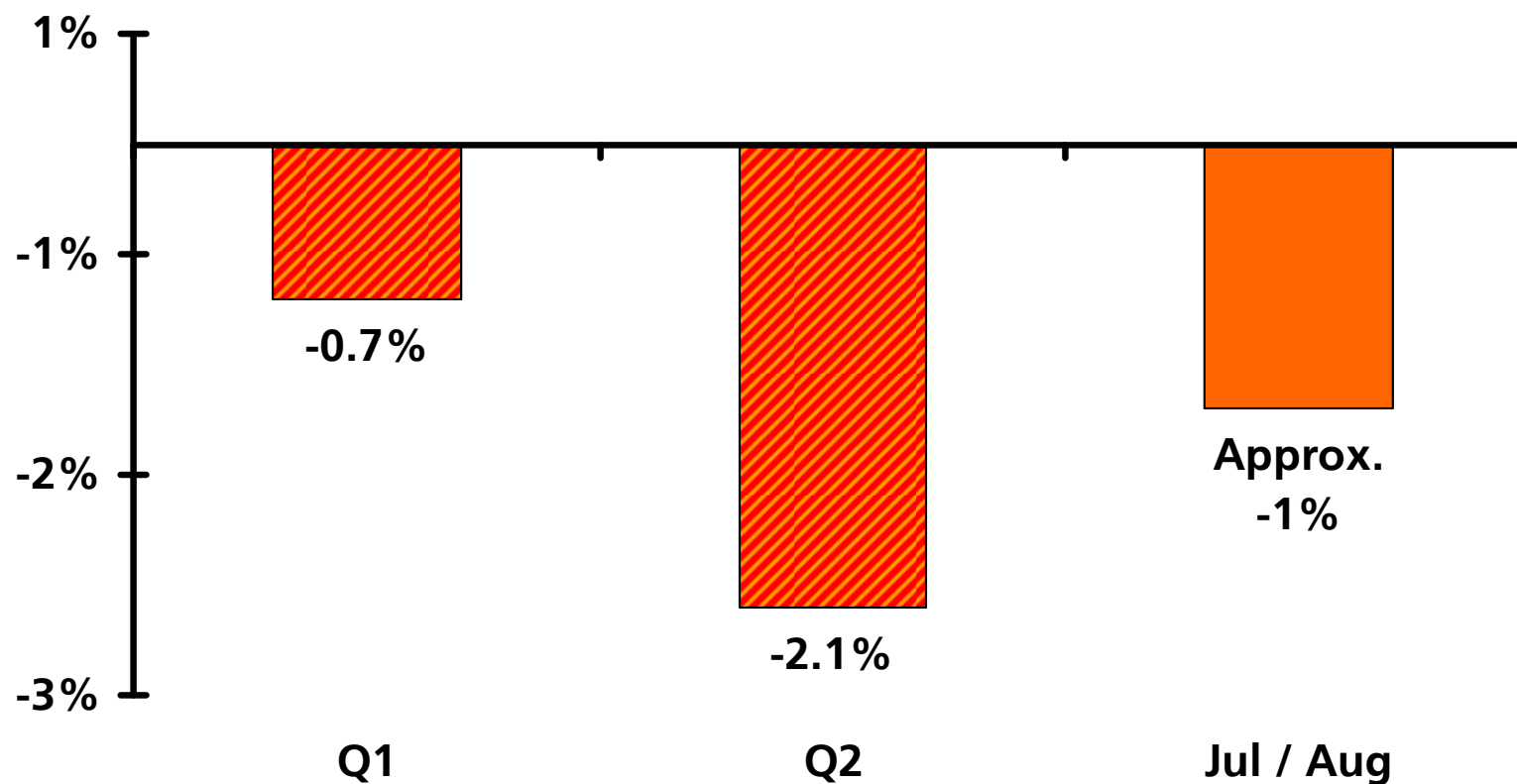
Impact of High 2008 U.S. Gas Prices on 2009 U.S. Gas Processed Volumes



Gasoline Volume Growth Scenarios - 2009

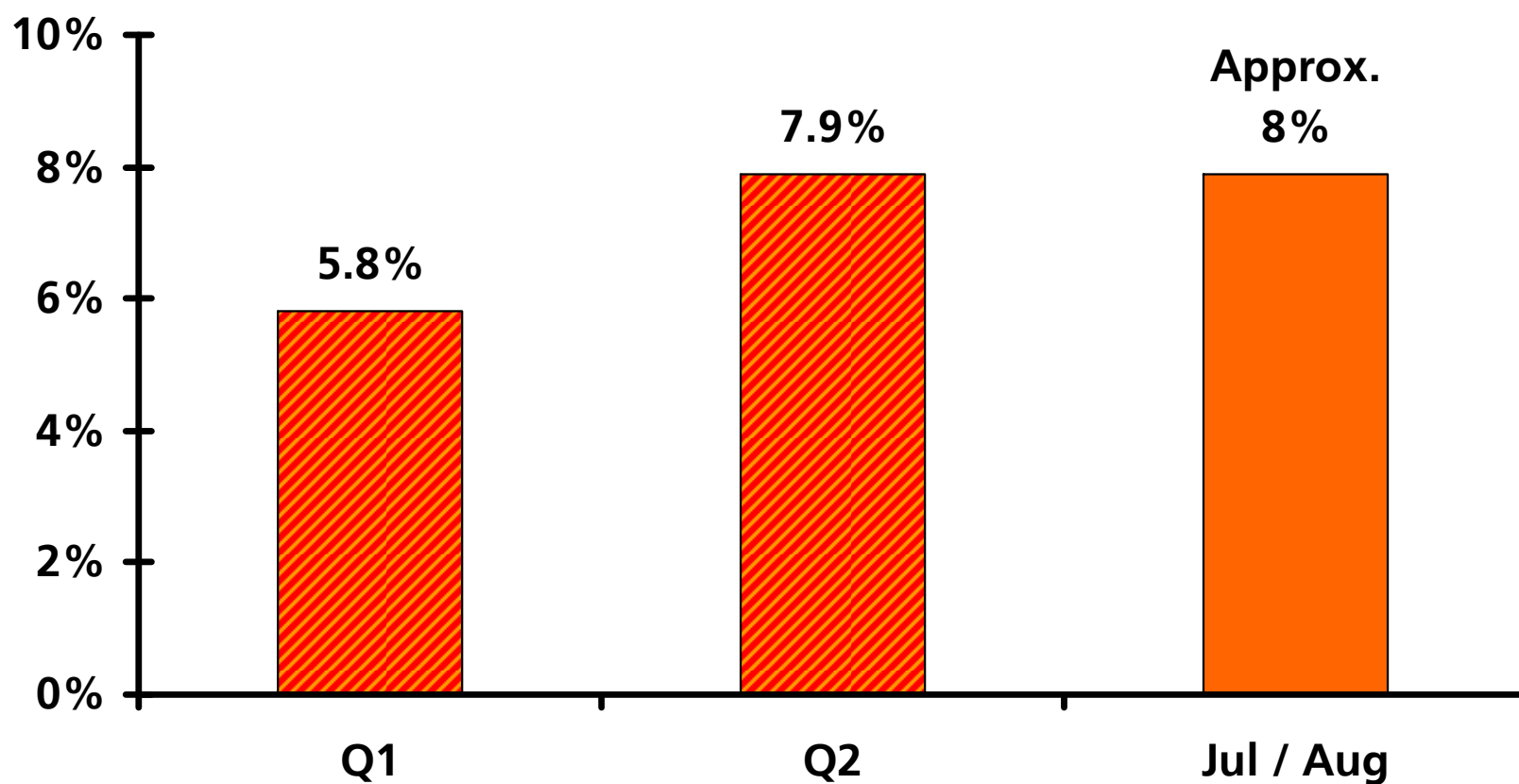


Worldwide 2009 Cross Border Volume Growth



August 2009 adjusted for processing days.

Worldwide 2009 Processed Transactions



August 2009 adjusted for processing days.

In Summary

- Secular growth continues – as evidenced by growth in transactions
- Preeminent franchise with a global presence that is hard to replicate
- Opportunities for future growth
- Focus on expense management

Strong and resilient business model ➡ attractive financial results