

MasterCard Integrated Processing Solutions

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Forward-Looking Statements

Today's presentation 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
Worldwide

MasterCard Integrated Processing Solutions

Platform. People. Product.
Integrated for maximum profit.

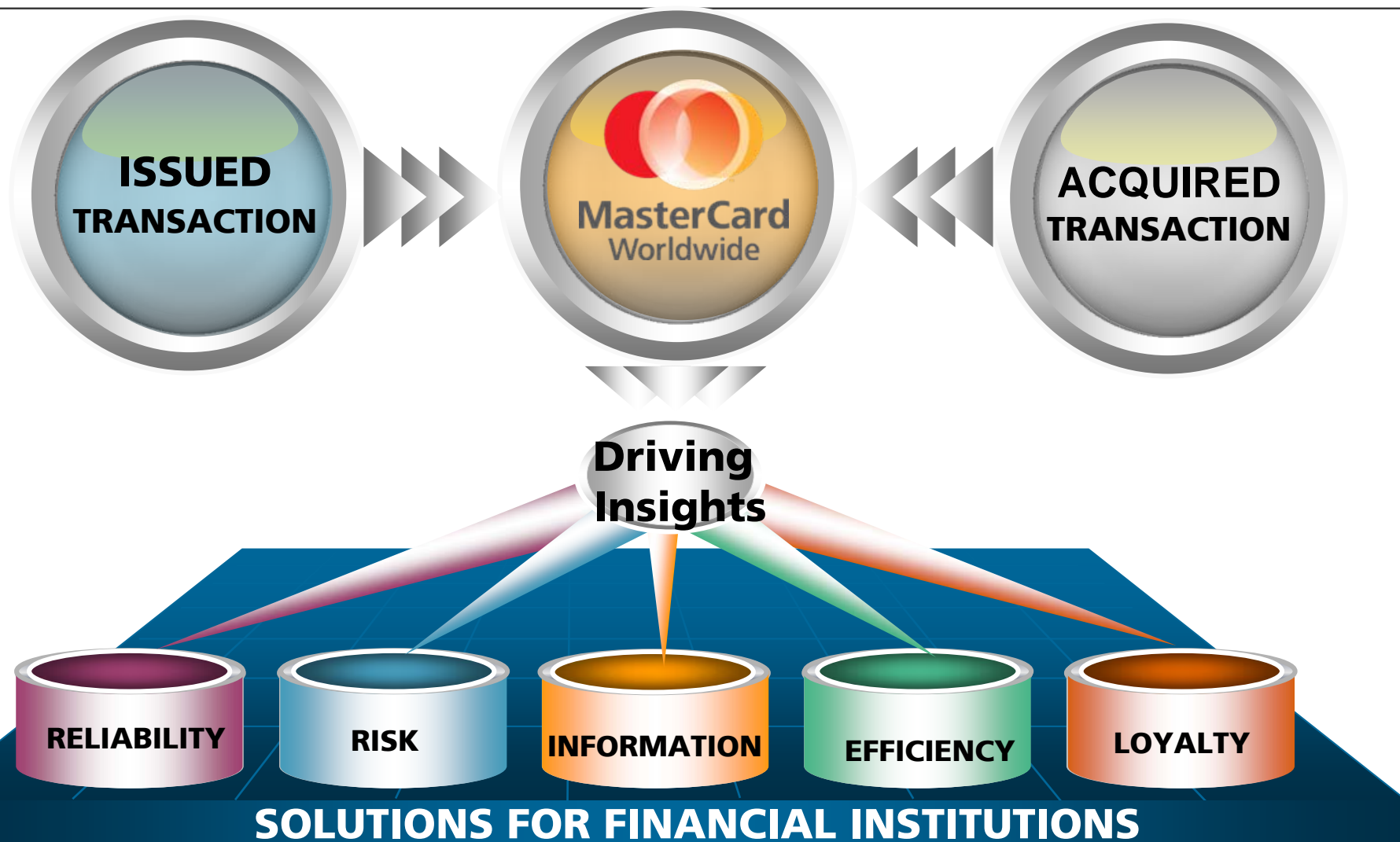


Traditionally, MasterCard Focused on Switching Transactions



**Authorization
Clearing
Settlement**

Today, Processing Opens Other Doors



A Contemporary Approach to Payment Processing

- Unified approach designed to overcome the limitations of legacy systems
- A single, secure, fully integrated platform built on our own world-class infrastructure, enhanced with established industry software
- An exceptional suite of services for signature- and PIN-based debit transactions



A New Issuer Processing Solution Designed for Customer Needs



- Rapidly launch new products
- Quickly customize reporting to gain actionable cardholder insights
- Fight fraud with real-time integrated scoring
- Offer flexible, targeted rewards programs
- Customizable workflow tools drive operational efficiency

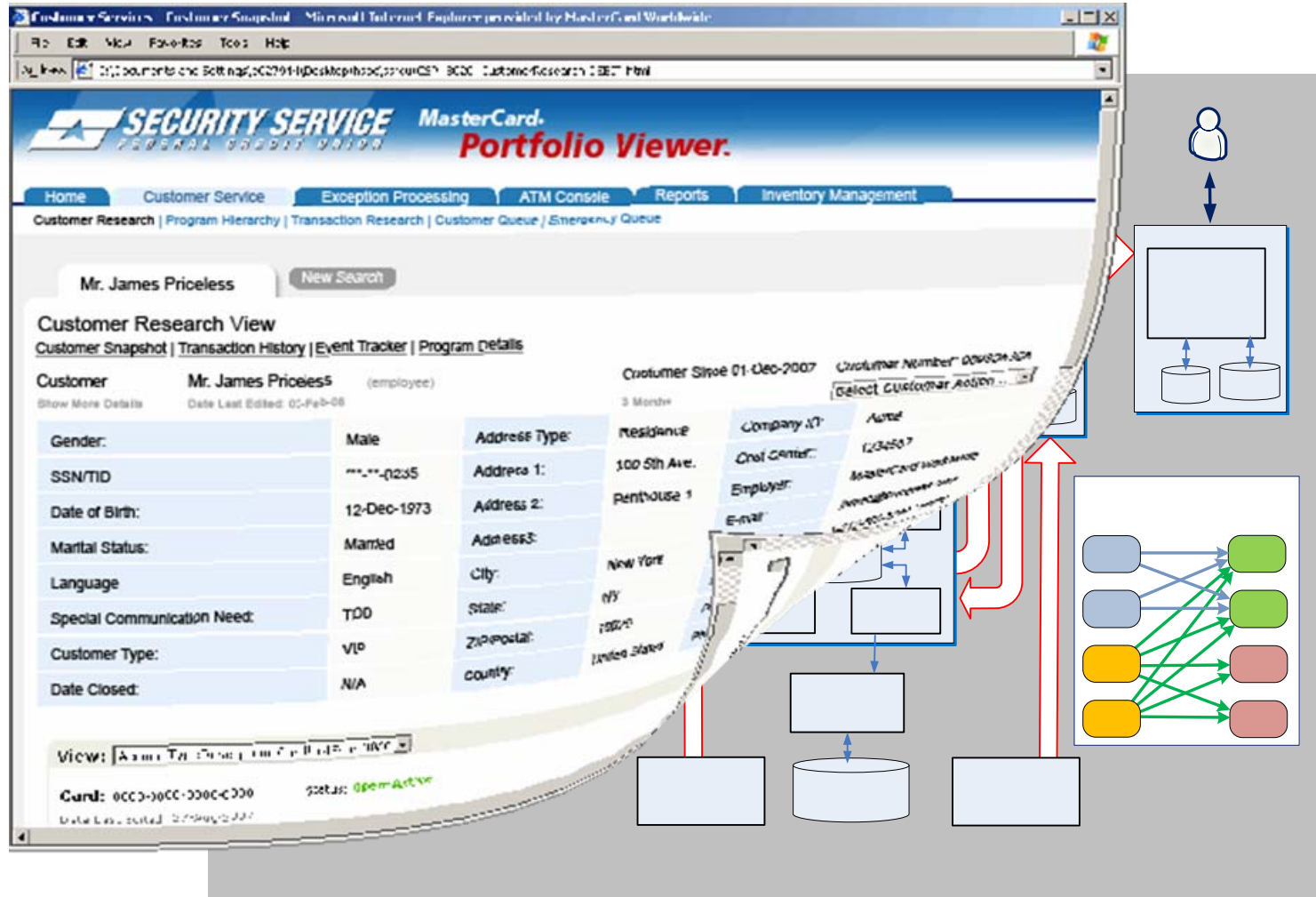


Components of MasterCard IPS

- Issuer Processing
- Fraud Detection Services
- ATM Processing
- Processing Services
- Portfolio Viewer



Portfolio Viewer



Competitive Differentiators

- Extension of our forty year world class technological performance
- Anticipates issuer's evolving needs; integrates cleanly with customer solutions
- Global solution to support global customers
- Single brand and processing point of contact





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The Heart of Commerce™
