



MasterCard
Worldwide

Global Debit Overview

Investment Community Session
ATM, Debit & Prepaid Forum
October 6, 2008

Rick Lyons
Global Products Group Executive, Global Debit and Prepaid

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.

What We'll Talk About

- Global approach and growth opportunities
- Value proposition
- Strategic focus

Debit, Prepaid, and Money Transfer Global Opportunities



867 million MasterCard debit cards worldwide – approximately **46%** of global debit cards¹.

MasterCard Europe positioned to capture greater share of **24 billion+** debit transactions².

Prepaid is MasterCard's fastest growing payment category – global GDV increased **83%** 2007 vs. 2006³.

US\$456 Billion: World Bank estimate for P2P money transfers by 2010⁴.

Source: ^{1,3}MasterCard and Visa corporate data; ²Datamonitor 2007, ⁴World Bank website Oct 2008;

MasterCard Debit Programs



Local Currency Growth Q2 2008 v. Q2 2007

	<u>U.S.</u>	<u>Worldwide*</u>
Cards	12.1%	15.7%
Purchase Volume	18.6%	18.0%
Purchase Transactions	17.8%	17.6%
Cash Volume	8.6%	17.3%

Double digit growth for 18 consecutive quarters

Source: MasterCard Company Reports

* Includes U.S.

A Global Approach to Debit and Prepaid



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Domestic Debit Landscape



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MasterCard Debit and Prepaid Value Proposition



Economics

Brand

Acceptance

Processing

Product Capability/Innovation

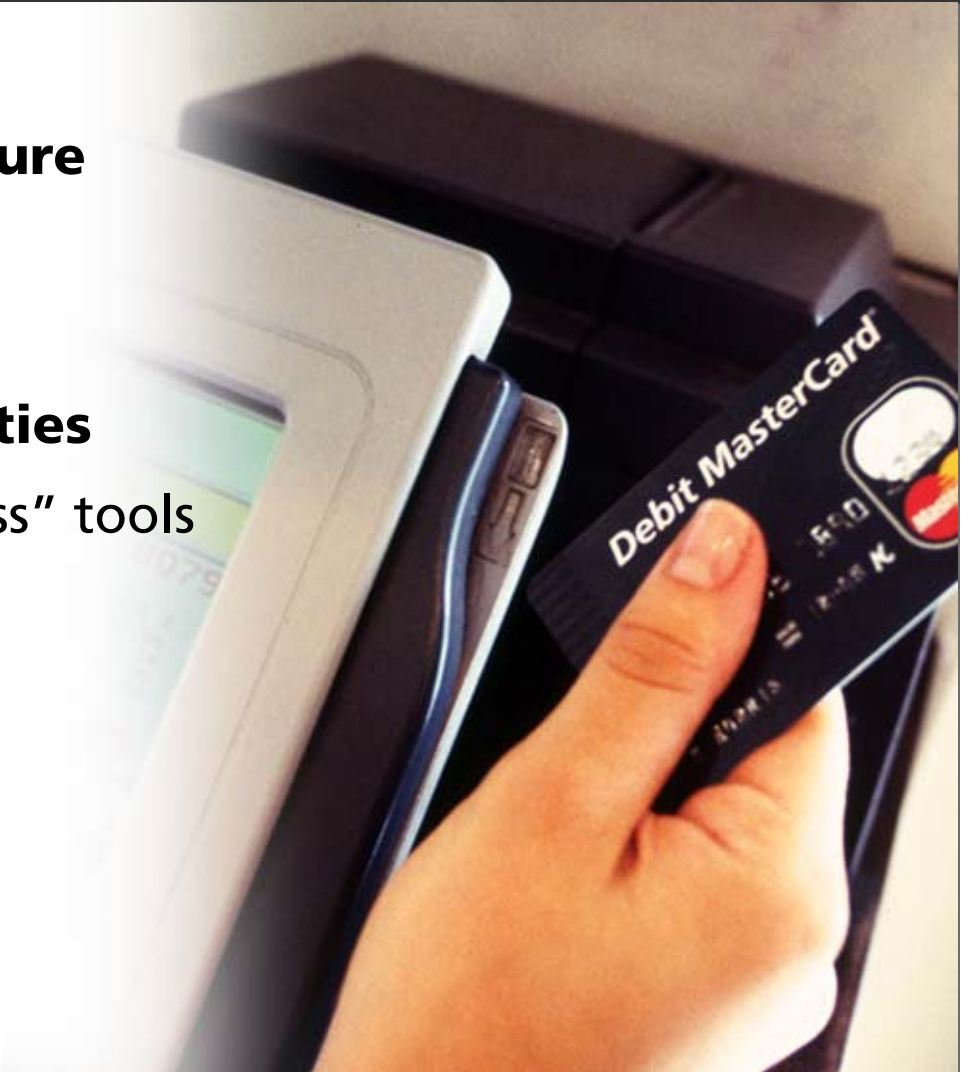


Pricing and Interchange Structure

- Signature Debit and Prepaid
- PIN Debit and ATM

Operating Cost and Opportunities

- Risk management – “Best in Class” tools
- New applications and channels
- Activation and usage



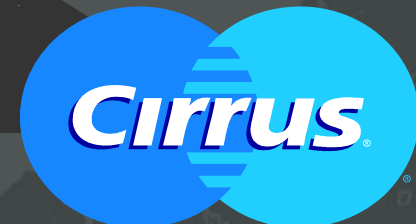
Three Global Brands



- Signature Debit
- PIN POS
- ATM
- Prepaid
- Money Transfer



- PIN POS
- ATM
- Prepaid
- Money Transfer



- ATM
- Prepaid

Acceptance



Signature Debit



7.6 million US
27.3 million global



7.5 million US
29 million global

PIN POS



1.8 million US
10.9 million global



1.5 million US
0 global



1.7 million US
0 global



1.5 million US
0 global



1.2 million US
0 global

ATMs



415,000 US
1.4 million global



399,500 US
1.2 million global



306,000 US
0 global



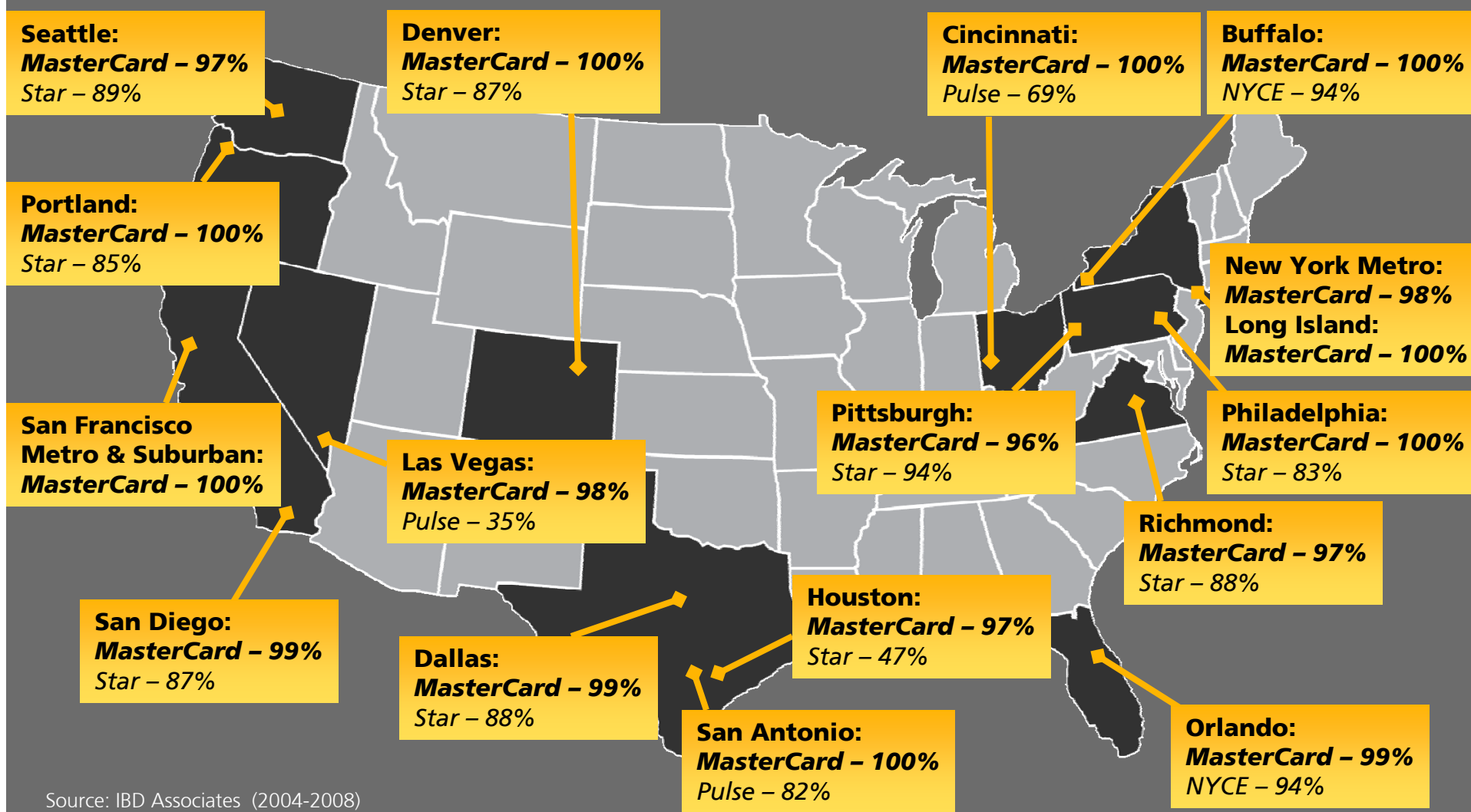
280,000 US
0 global



260,000 US
0 global

Sources: MasterCard and Visa corporate data, 2008 EFT Data Book, The Nilson Reports 2007 & 2008

MasterCard U.S. PIN Debit Performance



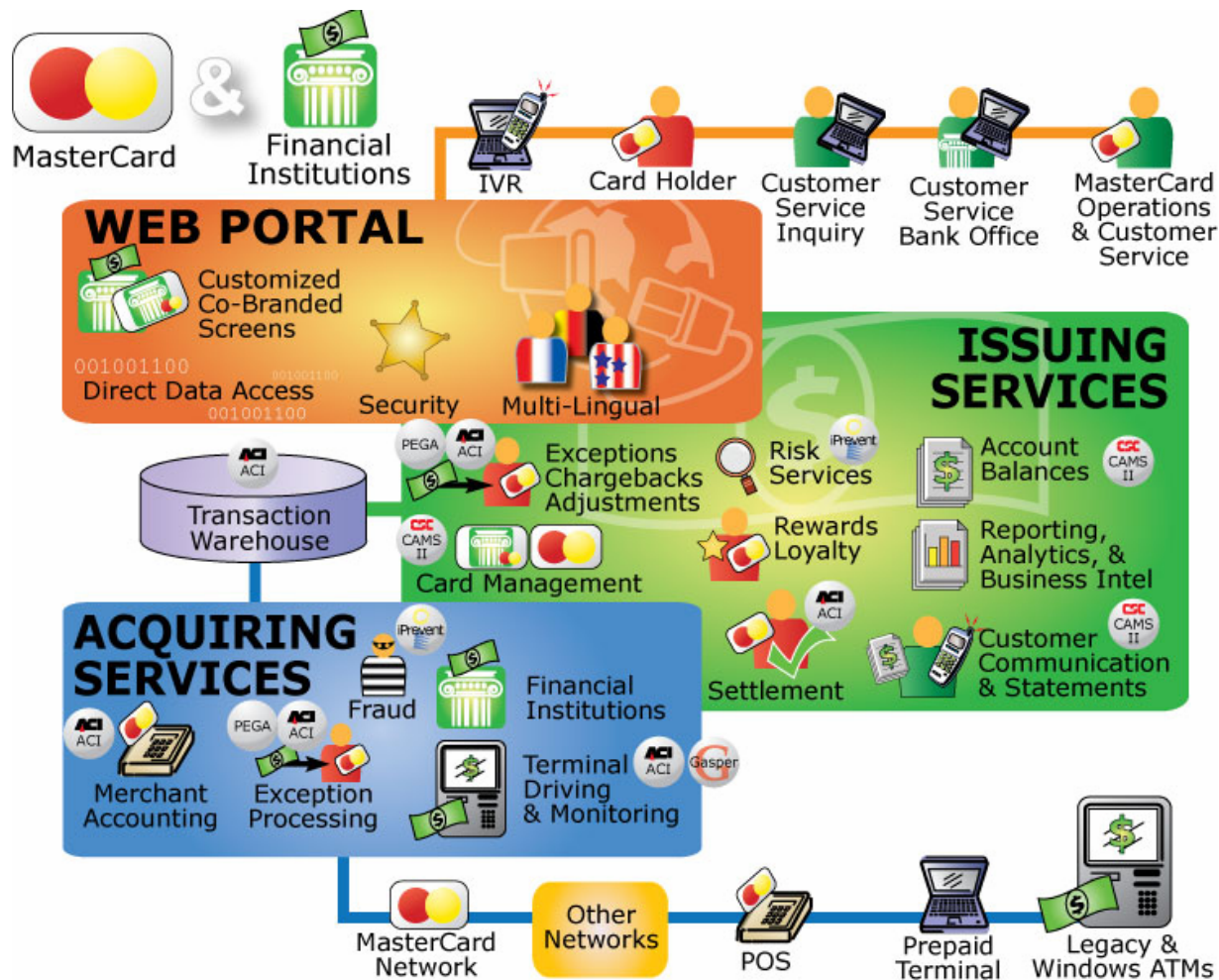
Source: IBD Associates (2004-2008)

Global Processing

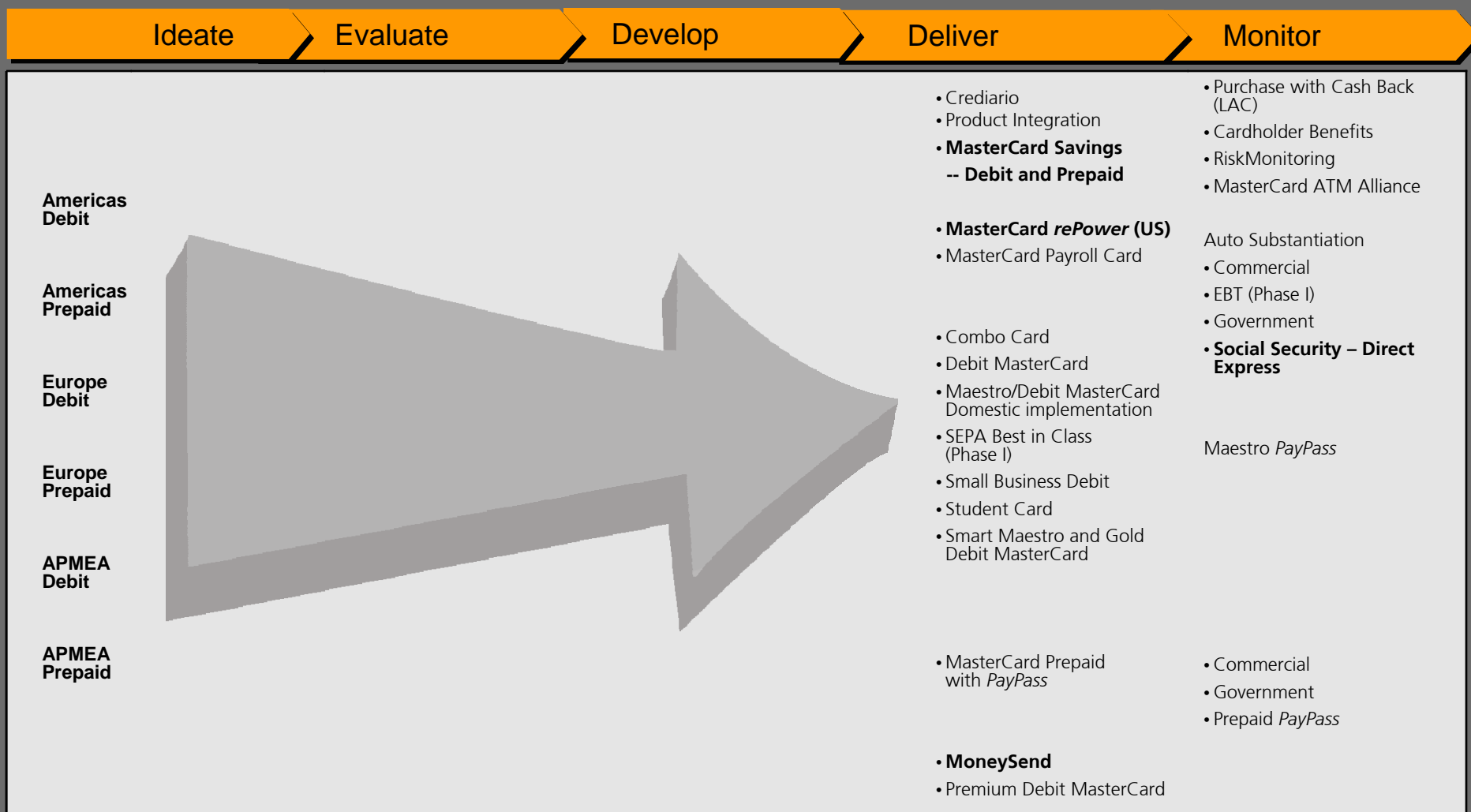


- MasterCard Debit Switch (MDS)
- BankNet
- EPS-Net
- MasterCard Integrated Processing Solutions (IPS)

MasterCard Integrated Processing Solutions



Product Capability/Innovation Approach



Global Remittances – Top Originating Countries



Sources: World Bank website, Oct 2008

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Global Remittances – Top Receiving Countries



Sources: World Bank website, Oct 2008

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Strategic Focus – MoneySend

- Leverage the infrastructure
- Address corridor opportunities
- Develop new channels



Strategic Focus – Prepaid



Target opportunities in:

- Public Sector
- Consumer Reloadable
- Corporate

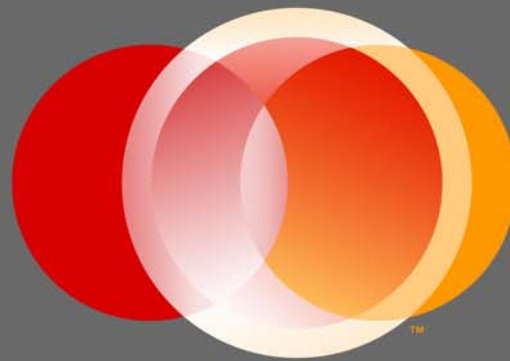


Strategic Focus – Debit

- Retain and grow
- Stay focused on basics
- Global innovation agenda
- Leverage our partnerships



Thank you.



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