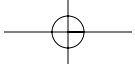
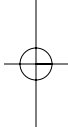
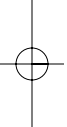


**Corporate
Payment Solutions**



GLOBAL FUNCTIONALITY. CENTRAL CONTROL.

*Customized
Multinational
Corporate
Programs*



THE **solution** FOR WHEN YOUR BUSINESS KNOWS **no**

MasterCard

can give your multinational operation all the payment advantages it needs.

Today's business world is truly global in nature. Product developments that happen across a continent can have a significant impact on your local sales forecasts. Ideas generated from the central headquarters or other offices today can transform the way another region or country does business tomorrow. And, in virtually every business endeavor, payment is an essential link in the process of achieving goals. MasterCard Corporate Payment Solutions understands these complexities and the opportunities involved in conducting business on a worldwide scale. Applying our extensive payment experience, we've created a single, multinational solution for all your offices and subsidiaries. At home and abroad.

The MasterCard Multinational Corporate Program combines a thorough understanding of the multinational market with our innovative business practices. We've worked closely with companies like yours to assure the ability

to conduct overseas operations without compromise. This proven solution is well established among Fortune 2000 multinationals in all the world's business centers—enabling their subsidiaries and regional offices to handle payment in the same efficient, productive manner as the home office.

International capability. Unmatched flexibility.

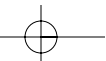
Companies in all regions around the world realize the way they handle expenditures has a significant impact on their bottom line. Built around the specific payment needs of your company and its various locations, the MasterCard Multinational Solution can simplify payment processes while enhancing overall performance.

Advantages include:

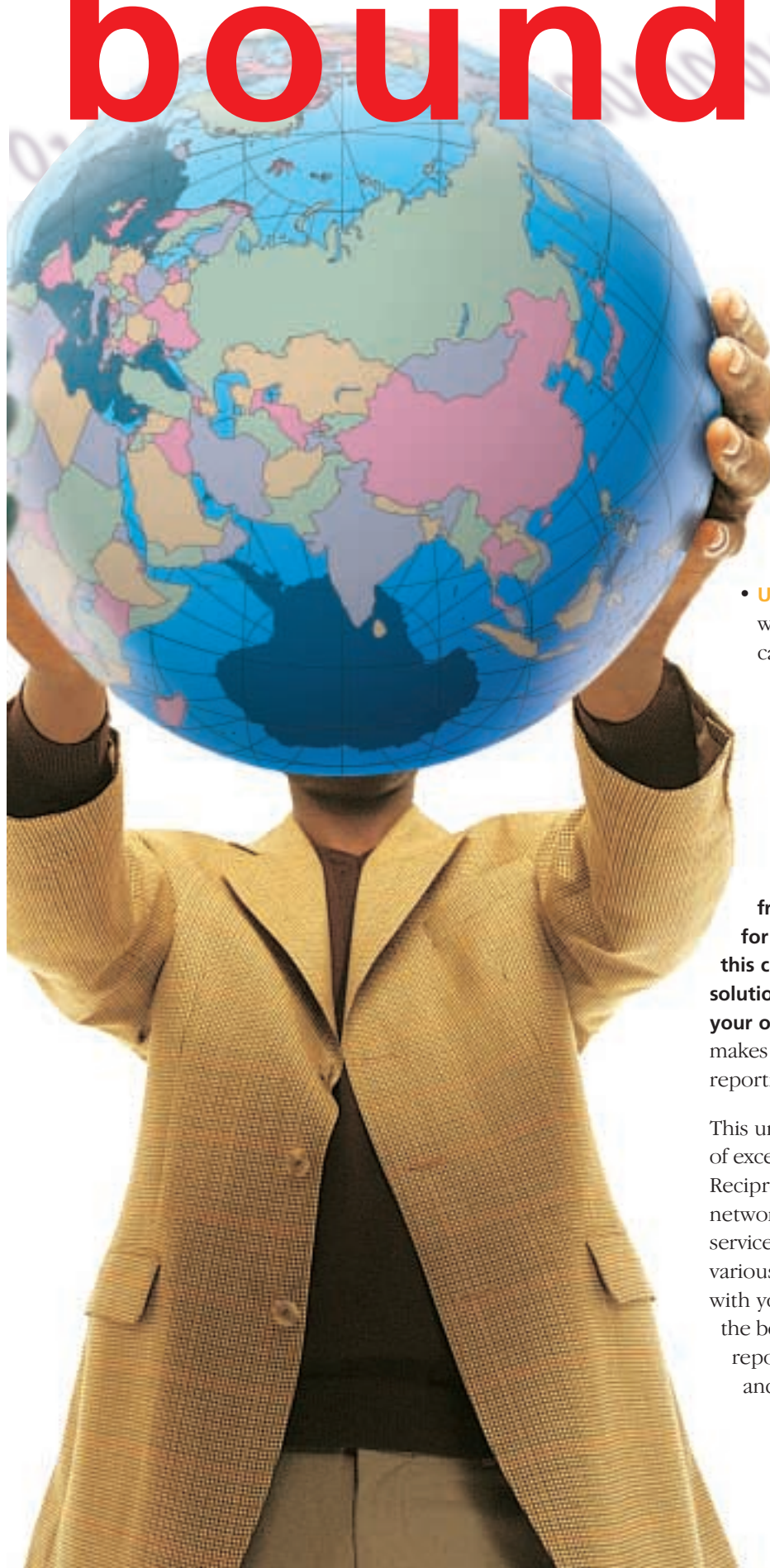
- **Global consistency** in transaction handling and processing, resulting from an integrated network of lead and local financial institutions.
- **A single point of contact** for easy implementation and efficient administration.

The MasterCard global network assures superior consistency.

Our ability to process international transactions is unmatched in the payment industry. Along with a well-established reputation and proven track record, the institutions in our global network are at the forefront in all aspects of banking service. Qualifications that MasterCard requires include full issuing capabilities and the ability to acquire transactions locally. In addition, they must have well-enacted cash management competency, plus extensive experience with corporate accounts. Of course, every institution must also meet product standards and data requirements established by MasterCard.



boundaries.



- **Multiple card platforms** that give you the ability to have any combination of Purchasing, Travel & Entertainment, and Fleet functionality, depending on your organization's specific needs.
- **Real-time access to our unique Central Data Repository** that stores transactional information at one location, in a common data format. All data is fully interoperable for use with your existing ERP or accounting system.
- **Superior reporting** consistency and currency adjustment.
- **Unsurpassed acceptance** at over 22 million locations worldwide, assuring that employee payment needs can be met no matter where they occur.

Putting worldwide resources to work where you need them most.

At MasterCard, we've solved the problems inherent in managing multiple card accounts from country to country, region to region. **We can integrate programs from numerous local portfolios into one global database for reporting, analysis, and management. And because this can be done at the local, regional, or global level, this solution enhances productivity throughout all levels of your organization.** In addition, our multinational program makes necessary foreign exchange adjustments and provides reporting in both local and home-office currencies.

This unique program capability is built upon the cooperation of exceptional lead financial institutions in key world markets. Reciprocal agreements provide an unparalleled worldwide network with local support banks, making it possible to service corporate accounts anywhere. No matter where your various operations are located, MasterCard is ready to work with your financial institution. Our objective is to develop the best solutions for settlement, customer service, and reporting—all in the native language of your regional and satellite offices.

No other company works harder to keep you in control.

MasterCard knows that the ability to control and monitor card usage is one of the primary reasons that companies decide to deploy a multinational card solution. So, no matter how the program is implemented, your managers will be able to define precisely where and how employees' cards are used.

Moreover, we make sure you always have the high-quality information your organization needs for more effective monitoring and decision making, in both home and remote offices. MasterCard's unmatched data handling capabilities, combined with our superior reporting features, provide you the most up-to-date, complete transaction information available—in one common data format. And, spending can be broken down in an endless variety of ways including by country or by region.

The MasterCard Central Data Repository delivers the ultimate in data quality.

Timely, accurate information is essential. **MasterCard is the only company able to offer the consistency of a single data repository.** Competitors store data in more than one site, so they cannot provide you the unparalleled uniformity and responsiveness in meeting the information needs of all your locations.

MasterCard's strategic alliances also play an important role in this process. In addition to worldwide issuance and card acceptance, financial institutions in our network deploy systems that assure superior transaction data is delivered to all participants. This data, which integrates spending from multiple countries and in a variety of currencies, is immediately transmitted and stored in secured mailboxes within the Central Data Repository. Authorized users can easily access this information from anywhere in the world.

Worldwide CAPABILITIES THAT GIVE YOU A competitive

 MasterCard Central Data Repository



Corporate Headquarters



Local Corporate Office



Lead Bank or Card Issuer



Local Bank or Card Issuer

A world of payment resources is ready to work for you today.

Reporting puts information right where you want it.

Since all transactional data is consistent from office to office, country to country, your multiple locations will benefit from the ability to work with uniform information. Yet it will be presented in the language and currency format native to them. This actionable data can help you better analyze expenditures for more informed decision making and improved processes. In addition, MasterCard's data delivery and reporting features can benefit you in a variety of other ways.

- Accounting for **currency differentials is simplified**.
- Easy accessibility to local offices makes it possible to **eliminate the mailing of paper reports**.
- **Spending data can be easily accessed** through various programs including MasterCard Smart Data OnLine™—a web-based multifunctional reporting application that helps to simplify reconciliation, paperwork, and administrative tasks.
- Managers will always have **real-time information** to meet all their tracking needs.

Only MasterCard offers a breadth of payment platforms—purchasing, travel, fleet, plus our exclusive Multi Card offering. Any or all of these are available to you, customized to the unique needs of your company.

Purchasing—delivers significant efficiencies by streamlining procedures, creating faster approvals and consolidating internal and external transactions. Detailed reporting can also aid vendor pricing negotiations.

Travel—makes it easy for employees to get the services, travel, lodging, and other items they need. Our cards are accepted at over 22 million locations worldwide—twice as many as American Express. MasterCard can also eliminate cash advance processes with worldwide cash availability through our ATM network. We also support your employees with a variety of on-the-road coverage benefits.

Fleet—helps your drivers pay for the fuel they need. Plus, they have the flexibility to purchase tires, batteries, maintenance, and everything else necessary to sustain their productivity and uptime.

Multi Card—our exclusive MasterCard Corporate Multi Card® Card offers any combination of the three platforms in a single card program. It is designed to give your organization the flexibility it needs, while helping simplify and better manage the process from end to end.

edge.





Your next steps toward a more efficient global payment system.

If your organization is ready to make the transition to a multinational payment program, MasterCard is here to help. **To begin the process**, you will need to define your organization's service requirements. What are its reporting needs? How many employees require cards? What is the estimated spending? Where beside your home country is service needed? **Then contact your financial institution** about these and other variables relating to your global operation.

By evaluating all the requirements in advance, **your financial institution will be able to work with MasterCard to custom-tailor a program for your organization.** They will then negotiate service-level terms with MasterCard-approved local banks, on your organization's behalf.

Talk with your financial institution to find out all the ways a MasterCard Multinational Corporate Program can deliver the versatility you need to assure your organization's continued success.

Ready

FOR A BUSINESS ENVIRONMENT THAT BECOMES more global every day.

A solution

**that can meet today's needs and
expand with tomorrow's growth.**

At MasterCard, we understand that the pace of change quickens every day. That's why we created the most versatile multinational payment solution possible. Large corporations around the globe have responded by implementing this best practice in ever-growing numbers. And as a result, they're realizing benefits that include increased efficiency, streamlined office-to-office accounting, and enhanced control. Moreover, they have a solution that can evolve as their needs change.

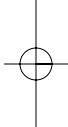
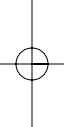
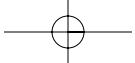
MasterCard is here to assist your company in every possible way—from helping establish the relationship with a financial institution to customizing this program to meet your specific objectives. Our worldwide network is supported by market-leading institutions to assure consistency and quality service around the globe. In addition, our exclusive Central Data Repository provides

superior reporting quality that will prove invaluable to your entire organization. We also remain committed to developing innovations that simplify payments and improve processes, including chip technology and new developments in Internet commerce. No one else offers the breadth of service or depth of resources, making us the best partner for your multinational needs.

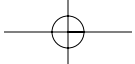
**You tell us
what you're imagining.** MasterCard is ready to work with you and your financial institution to put a world of resources to work for your global organization.

Why MasterCard?

Managing global payment matters is an important responsibility. With MasterCard's understanding of global payment requirements working for your organization, you will have a payment solution that meets all your challenges, serves every employee, and accommodates your future needs as well.



Learn how your diverse, multinational organization can benefit from a single solution to handle all your purchasing, travel, and fleet expenses. Contact MasterCard Corporate Payment Solutions today at (01) 800-297-9728.





www.mastercard.com/corporations