

We Bring Outstanding Benefits and Rewards to You and Your Cardholders



Provided by Cheryl Kaften
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MasterCard Global
Cardholder Services:
The leader in benefits and
rewards innovation and
implementation

In today's complex and competitive payments arena, the success of your business depends on innovative strategies, actions, and results. Working as your advocate, MasterCard Advisors—the professional services division of MasterCard International Incorporated—partners with you to build your business, keeping it profitable and helping it to grow.

MasterCard Global Cardholder Services: Take a Closer Look

Whether you are launching a new card product or looking for ways to revitalize an existing one, your bottom-line success can be driven by the right benefit or reward, offered by MasterCard Global Cardholder Services, a division of MasterCard Advisors.

From Travel Assistance Services to Extended Warranty to ATM Protection, issuers are offering card benefits to remain competitive and break new ground—giving cardholders compelling reasons to choose and use their products. From gift certificates to mileage to merchandise, issuers are offering rewards that deliver strong incentives and extra value—making cardholders less vulnerable to competitive offers.

When you have questions about the right benefits and rewards for each card product and its target audience, MasterCard Global Cardholder Services finds the answers that will keep you in step with your customers, yet one step ahead of the competition.

We invite you to take a close look at what we offer: a 360-degree market perspective, an experienced team eager to focus on your needs, and an unrivaled track record of program and platform innovation—from the first emergency replacement cards in the industry to the first Purchase Protection on Gold cards.

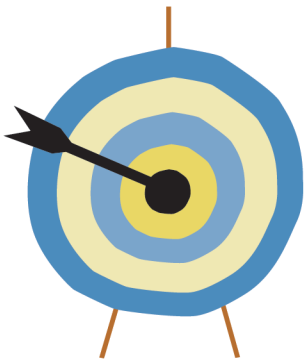
MasterCard Global Cardholder Services: Rely on a name—and a relationship—you know and trust.

The Only Source You'll Ever Need

Global Cardholder Services can serve your *entire* card portfolio—including MasterCard®, Visa, and private-label credit and debit cards—with just the right benefits for your needs. That means one call connects you to industry experts with an unmatched depth of expertise who can serve your entire portfolio. One call to answer questions. One call to tap into the best ideas and execution in the business. This single-source solution saves you time and resources in managing your programs.

A True Partner

These days, some businesses act as if calling themselves a partner with customers makes it so. We know and understand your business—and we have a vested interest in your success.



Your bottom-line success can be driven by the right benefit or reward.

When you succeed, we succeed. Now *that's* partnership.

Go-the-Extra-Mile Service

You probably know from your own experience that outstanding service is an important part of building and maintaining customer relationships. Your customers demand go-the-extra-mile service, and you should too.

With MasterCard Global Cardholder Services, you can expect:

- **Rapid implementation and responsiveness**

MasterCard understands card product development as only an industry insider can. We know that deadlines are often tight, and that on-time, on-target execution is essential. When MasterCard designs and implements benefits and rewards, *your* needs, timetables, and requirements are paramount.

- **Call center excellence**

Your customers will receive fast, accurate help in an array of languages. Our award-winning call centers are staffed by well-trained, knowledgeable agents who are closely monitored for quality service.

- **Savvy technology solutions**

Increasingly sophisticated card products need new kinds of technology—and creative thinking—to support them. MasterCard excels at combining cutting-edge technology with leading-edge benefits and rewards.

- **Peace-of-mind security and privacy controls**

Great service also means that you can rest easy, knowing that your data are secure. We enforce the strictest privacy standards for your customer data.

Excellent Products, Customized Service and Pricing

MasterCard offers the latest, and the best available benefits and rewards—products that will create excitement and motivate usage among potential and current cardholders. Whether developed in-house or supplied by best-in-class third-party vendors, you can be confident that the quality of the products and services you are offered is unsurpassed.

Every provider is scrutinized and held to the highest standards of product quality, financial strength, and stability. In addition to offering these superior products, MasterCard can customize service and pricing to meet your needs.

MasterCard Global Cardholder Services. We Make a Difference.

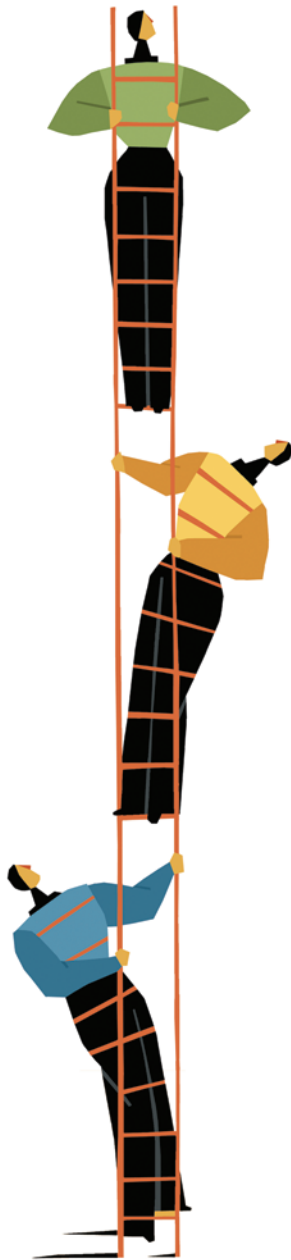
A single-source provider that shares your business goals. Reliable service that answers your needs. The best products from the industry's best providers. The best partner to help build your portfolio.

For more information about how Global Cardholder Services can make a difference for your portfolio, contact your MasterCard representative.



When you succeed,
we succeed. Now that's
partnership.

Emergency
Cardholder
Services





Issuers can outsource emergency cardholder assistance on a selective or all-inclusive, 24/7 basis.

In a survey conducted by Lou Harris and Associates among 1,000 U.S. consumers, more than 50% of cardholders ranked emergency card-related services as extremely or very important. In response, most issuers now offer domestic emergency cardholder service during business hours.

Yet this basic level of service does not address the needs of cardholders who travel internationally. It does not ensure that lost or stolen cards will be reported in time to avert fraud, or that a customer will receive a replacement card without a significant interruption in usage.

Issuers that wish to build the capability to offer global emergency services 24 hours a day, 365 days a year (24/7), encounter a number of logistical barriers.

MasterCard Global Cardholder Services provides a state-of-the-art, industry-leading customer service infrastructure that offers issuers the ability to outsource international emergency cardholder assistance on a selective or all-inclusive basis—realizing economies of scale while enhancing retention, usage, and loyalty.

Among the factors that distinguish the MasterCard Global Service™ program from others is our ability to segment service delivery by BIN or BIN range—enabling issuers to meet specific program objectives.

Cardholders can reach the MasterCard Global Service Center 24/7 using 80 toll-free telephone numbers and one collect number (for countries that do not have toll-free service).

Our telephone numbers are easily accessible to cardholders via directory assistance listings in 200 cities, distribution to more than 50,000 hotels worldwide, and our web sites. In addition, we keep MasterCard Global Service top-of-mind among consumers who travel abroad by placing print advertisements in newspapers and magazines and by placing our phone numbers on materials that cardholders carry with them, including maps and ticket

packets. As a result, we currently handle calls from more than 200 countries, in 72 languages.

Emergency cardholder services offered by MasterCard Global Service include:

- **Lost and Stolen Card Reporting**

The MasterCard Global Service Center notifies the issuer of the missing card within 15 minutes of a cardholder's call.

- **Emergency Card Replacement (ECR)**

With the issuer's approval, cardholders receive a temporary replacement card by the next day in the United States and within two business days almost everywhere else. By embossing ECRs at locations closer to cardholders—at three primary locations worldwide—we can offer faster delivery. And now, card validation code (CVC) technology is available for ECRs—providing a higher level of security for temporary cards than ever before.

- **Emergency Cash Advance (ECA)**

If a card is lost or stolen, the cardholder can receive cash—generally within 15 minutes in the United States and within one hour almost everywhere else. Our ECA program with Western Union provides cash through 196,000 locations worldwide. In addition, cash advances are available through banks in areas where Western Union does not operate.

- **ATM Locations**

Cardholders are directed to the nearest of our 906,000 ATMs.

- **Account-Related Inquiries**

Cardholders are transferred or referred to the issuer or to the designated vendor for account-related information.