

# International Markets

The International Markets organization leverages an important competitive differentiator for MasterCard—our talented employees and a seamless structure and presence—to benefit our customers and deliver value to our shareholders.

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## ASIA/PACIFIC, MIDDLE EAST & AFRICA

The APMEA region is a complex and diverse geography comprising more than 100 markets and territories, each with unique languages, customs, consumer behavior, infrastructure etc.

## CANADA

Canada is a leader in quality and innovation, offering a wide range of payment options in the traditional and virtual worlds.

## EUROPE

With headquarters in Waterloo, the Europe region works in more than 50 European countries, stretching as far afield as the eastern border of

Russia. Through its network of local offices, Europe understands and meets the diverse needs of customers in the very different types of markets throughout Europe, enabling people to do business in their own way in their own language.

## LATIN AMERICA & CARIBBEAN

The LAC region is one of the fastest growing regions at MasterCard. English, Spanish and Portuguese are spoken across the variety of local markets, but culturally, the way in which business is conducted in each market varies. This regions works passionately to provide customers, cardholders and merchants payment solutions that fit their diverse needs.