

## 2nd Quarter, 2009 Highlights

In addition to the performance highlights, MasterCard in the APMEA region also reported a number of significant achievements for the quarter ending 30 June 2009.

### ***PayPass™ :***

In India, MasterCard in conjunction with Citibank, Nokia, Vodafone and ViVOtech launched Citi Tap and Pay in Bengaluru, bringing contactless credit card payments based on Near Field Communications technology to India's next-generation. The pilot service is one of the world's largest and most comprehensive pilots ever undertaken. Customers use the new NFC-capable Nokia N 6212 classic phone pre-loaded with the Citi Tap and Pay application which is enabled with MasterCard's *PayPass™* contactless payments technology. They can securely execute an Over-The-Air (OTA) download of their Citibank MasterCard Credit card onto their mobile phone.

In Korea, MasterCard launched a commercial mobile *PayPass* program together with LG Telecom and Shinhan Card. LG Telecom customers choose from 36 different mobile phone models which accept a SIM-sized *PayPass* chip card. The chip not only allows *Pay Pass* transactions, but also for the mobile phone to be used as a contactless travel pass, for student ID services and LG Telecom Membership services.

In UAE, Dubai First, a Dubai Group company, and du, the UAE's integrated telecom service provider, launched the first NFC payment pilot program in the Middle East and North Africa region. About 250 customers from Dubai First's recently launched co-branded Platinum MasterCard *PayPass* Card with Dubai Properties Group, were selected for the pilot.

In the UAE, Emirates NBD launched the Middle East and Levant's first watch enabled with the MasterCard *PayPass* contactless payment solution. Shoppers can tap their new watch on *PayPass*-enabled terminals to make a credit card purchase at nearly 153,000 MasterCard *PayPass* merchants worldwide. The watch allows consumers to make purchases under AED 100 without the need for a signature or PIN at select merchants within the UAE.

### **Prepaid:**

In Singapore, MasterCard and EZ-Link Pte Ltd, the leader in cashless payment in the public transportation business, launched the FEVO Prepaid MasterCard card which features a card face that can be personalized. The prepaid card can be loaded upfront with funds and easily reloaded when required online.

In Australia, Commonwealth Bank and MasterCard, launched the Travel Money Card, the first prepaid travel card that enables travelers to lock in the exchange rate of up to six prominent currencies on one card, providing anyone who travels with a highly convenient, cost effective and secure way of spending and accessing money overseas. The Travel Money Card enables people to avoid fluctuating exchange rates, international transaction fees and keep track of their spending with 24/7 phone and online support and via SMS alerts.

**Debit:**

Recent Debit MasterCard card launches include the Chien-Ming Wang Access Debit MasterCard card in Taiwan, for fans of the New York Yankee's pitcher, and the JustOne MasterCard card by Standard Chartered Bank in Malaysia which combines Debit and Credit functionalities.

**Co-brand:**

Innovative co-brand programs introduced include the LJC RCBC Bankard MasterCard in the Philippines. Backed by three respected institutions - LJC Group of Restaurants, RCBC Bankard and MasterCard - the card is a pioneering lifestyle dining card, loyalty card and credit card, all in one. The first and only one such card in the market, it offers a host of delightful privileges complementing a bon vivant lifestyle.

**Premium:**

In China, BOC introduced the Titanium MasterCard Ladies' Credit Card – the first Titanium ladies' credit card with a mirror finish, targeted at urban professional women. It offers China's most comprehensive, tailor-made women's health insurance package, exclusive discounts on the card's website, free access to e-magazines and online cardholder forums, and access to financial management services and professional financial report analysis.

For the third year running, MasterCard in collaboration with the ESSEC Business School is offering the MasterCard-ESSEC Luxury Brand Management Executive Program, designed to equip professionals in the luxury retail and services industry with an understanding of current branding, management and consumer trends. A key focus of the program this year will be the changes in prestige consumption patterns given a slowdown in market growth, and how the luxury industry can deal with this challenge. 15 scholarships have been made available by MasterCard.

**Global Commercial Products:**

In Indonesia, Citibank Commercial Card supported by the MasterCard Smart Data.Gen2 expense and information management system was launched, providing companies with comprehensive, customized and online consolidated statements for expense analysis.

**EMV:**

In Kuwait, Gulf Bank announced that it had completed its migration to EMV chip-enabled Debit MasterCard cards. This migration is ahead of the Central Bank of Kuwait's deadline for all payment cards to be EMV chip-enabled by the beginning of June 2009.

**Travel:**

A number of innovative travel initiatives were launched in APMEA. In the UAE, Marhaba, the premium meet and greet and lounge service for passengers traveling through Dubai International Airport, continues to offer all MasterCard credit and debit premium cardholders in the UAE complementary, unlimited access to unique Arabian 24-hour hospitality at the Marhaba Lounge.

In the Kingdom of Saudi Arabia, Emirates Airline is offering all Emirates passengers, who are also MasterCard cardholders, a savings of 10% when they book Emirates airline stopover stays in Dubai using their MasterCard card for a select period. Each Dubai Stopover package includes complimentary airport transfers between Dubai International

Airport and the selected hotel, in-resort support and assistance, as well as, personalized meet-and-assist service upon arrival.

As part of the MasterCard One-for-One campaign in South Africa, MasterCard Gold, Titanium and Platinum cardholders receive the opportunity to get a second item absolutely free with the purchase of select items from exclusive merchants. A highlight of the campaign is an exclusive one-for-one ticket offer with British Airways.

In Japan, H.I.S. International Inc. (N.Y.), a US subsidiary of noted Japanese travel agency H.I.S. Co., Ltd., launched the MasterCard World Hotel Super Value Program to reward holders of all MasterCard cards with exclusive privileges. MasterCard cardholders receive special offers when using their cards to reserve hotels at discounted prices via the campaign webpage throughout the summer holidays and extending into next year.

### **Sponsorship:**

MasterCard's sponsorship of the ongoing Great Singapore Sale, Dubai Summer Surprises and Holiday Season Sale in Indonesia continues to strengthen its retail and card usage promotion platform across APMEA. In Singapore, the first month of the Great Singapore Sale saw spend increase by 1% compared with the same period last year. In Dubai, MasterCard celebrated the tenth anniversary of its sponsorship of Dubai Summer Surprises.

For the second year running, MasterCard All Blacks Roadshow kicked off on its journey to 13 towns and cities across New Zealand. The event brings selected current members of the famed All Blacks rugby team and MasterCard Rugby Ambassador and All Black legend Buck Shelford, up close to fans.

In Thailand, the Tourism Authority of Thailand and MasterCard launched the "72 Hours Amazing Thailand Hua Hin & Beyond," campaign, leveraging the success of the previous projects in the same series; 72 Hours Amazing Thailand Bangkok Metropolis and Peripheries, Chiang Mai, Pattaya and Phuket. The campaign presents a host of unique travel information and exclusive privileges in Hua Hin and beyond through the 72 Hours Amazing Thailand guidebook.

### **Knowledge Leadership:**

Results of the latest MasterCard Worldwide Index™ of Consumer Confidence were announced. Two Insights Reports, "*Economic Crisis and Preference for Online Shopping in Asia/Pacific, Middle East and Africa*", and "*India's Past and Future Economic Growth*", were published.

MasterCard continues to further its leadership in the women's space with the MasterCard-U21Global scholarship program for women in travel and tourism. The program saw its first group of graduates emerge from the Philippines, India and Singapore. 2009 is the fourth year the scholarship is being offered to women across Asia/Pacific, South Asia, South Africa, Saudi Arabia and the UAE. MasterCard is offering twenty full scholarships to the Executive Diploma of Business Administration from U21Global, the world's premier online Graduate School

### **Corporate:**

In the UAE, MasterCard in Dubai won the Globalization and Diversification Award at the Tecom Pearl Awards 2008. The Award recognizes the company that has the greatest diversification in terms of employees and that embraces various cultures. Tecom

Investments, a subsidiary of Dubai Holding and a Dubai-based diversified conglomerate, launched the Tecom Pearl Awards in 2008 to recognize outstanding companies based within the Tecom network of free zones in Dubai.

MasterCard supported the 2009 Hawkamah-UAB Bank Corporate Governance Award, the leading regional award that recognizes banks that have demonstrated excellence in corporate governance. The award, now in its third year, aims to promote best practices in corporate governance within the banking sector in the Arab world.

### **Consumer Education:**

MasterCard continued its commitment towards consumer education, with the launch of e-Learning Centers in Singapore and Malaysia. These online consumer education resources are designed to give consumers access to locally adapted and easy-to-understand tools, to assist them in managing their personal finances and encourage good spending habits. Content for the e-Learning Center was developed alongside the Credit Bureau (Singapore) Pte Ltd and Credit Counselling Singapore in Singapore, and the Agensi Kaunseling dan Pengurusan Kredit (AKPK) in Malaysia.

In South Africa, MasterCard continued its successful Money Skills for Learners initiative into its fourth year. The program features a revised Money Skills for Learners booklet, designed to help Grade 11 high school learners manage their finances responsibly. Some 200,000 of these new booklets have been made available, free of charge, to schools throughout the country.

### **Corporate Social Responsibility:**

In Singapore, dresses by ten rising fashion designers from Singapore, Malaysia, Indonesia, Thailand and the Philippines were auctioned off as part of the *Go Red For Women presented by MasterCard* initiative, in support of the Singapore Heart Foundation.

MasterCard worked with Hotel de la Paix in Siem Reap to empower Cambodian women to support themselves and their families. Ten women were sponsored by MasterCard for the Hotel de la Paix Sewing Training Centre Program, which teaches women sewing skills, English language, financial literacy and basic education on setting up a business. Students are each given a sewing machine and start-up kit of materials upon graduation so that they can return to their villages and start their own businesses.

In Taiwan, MasterCard donated NT\$1 million to the Taiwan Fund for Children and Families (TFCF) in conjunction with the launch of its 2009 Summer Promotion. As part of the 2009 MasterCard 'Live Green, Shop Green' campaign in China, eco-friendly reusable chopsticks were given to consumers dining at ten designated restaurants in Beijing, Shanghai and Guangzhou on World Environment Day. The campaign encourages consumers to adopt an environmentally friendly lifestyle and use reusable materials to conserve the environment.