

MasterCard Registered Growth in Third Quarter Key Operation Performance Measures in the Asia/Pacific, Middle East & Africa Region

Singapore, 10 November 2008 - MasterCard Incorporated today announced third quarter 2008 results for the Asia/Pacific, Middle East & Africa (APMEA)¹ region. For the quarter ending 30 September 2008, the region registered growth in gross dollar volume (22.7%), purchase volume² (24.6%), purchase transactions (20.9%), cash transactions (29.1%) and cards issued (16.9%) versus the same period in 2007.

As of 30 September 2008, 232 million MasterCard cards (excluding Maestro® and Cirrus) had been issued by MasterCard customer financial institutions across APMEA. Cardholders in the region made 901 million purchase transactions in the third quarter of 2008 and could use their MasterCard cards at 28.4 million acceptance locations worldwide.

“I am pleased with our third quarter results. Despite unprecedented economic turmoil, MasterCard was able to achieve growth in the region. The collaboration with our customers on products such as Debit MasterCard resulted in a year-on-year increase of 54.0% in Debit MasterCard gross dollar volume which can be attributed to growth in preference for debit in markets such as Indonesia, India, Thailand, Singapore, Australia, Kuwait and Egypt,” said Andre Sekulic, president, Asia/Pacific, Middle East & Africa, MasterCard. “As the economic uncertainty continues, MasterCard believes it is imperative that we continue to provide valuable insights on opportunities within our region to customers and merchant partners and focus on developing our product range to meet changing needs of consumers across the region.”

In addition to the performance highlights, MasterCard in the APMEA region also reported a number of significant achievements for the quarter ending 30 September 2008.

About MasterCard Incorporated

MasterCard Incorporated advances global commerce by providing a critical economic link among financial-institutions, businesses, cardholders and merchants worldwide. As a franchisor, processor and advisor, MasterCard develops and markets payment solutions, processes over 18 billion transactions each year, and provides industry-leading analysis and consulting services to financial institution customers and merchants. Through its family of brands, including MasterCard®, Maestro® and Cirrus®, MasterCard serves consumers and businesses in more than 210 countries and territories. For more information go to www.mastercard.com.

¹ Includes Asia/Pacific (A/P) and South Asia, Middle East Africa (SAMEA) regions collectively.

² Growth in gross dollar volume and purchase volume are calculated on a local currency basis.

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Forward-Looking Statements

Statements in this press release which are not historical facts, including statements about MasterCard's plans, strategies, beliefs and expectations, are forward-looking and subject to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. Forward-looking statements speak only as of the date they are made. Accordingly, except for the company's ongoing obligations under the U.S. federal securities laws, the company does not intend to update or otherwise revise the forward-looking information to reflect actual results of operations, changes in financial condition, changes in estimates, expectations or assumptions, changes in general economic or industry conditions or other circumstances arising and/or existing since the preparation of this press release or to reflect the occurrence of any unanticipated events. Such forward-looking statements include, without limitation:

- the company's ability to continue to provide valuable insights on opportunities within the APMEA region to customers and merchant partners
- the company's ability to develop our product range to meet changing needs of consumers across the APMEA region.

Actual results may differ materially from such forward-looking statements for a number of reasons, including those set forth in the company's filings with the Securities and Exchange Commission (SEC), including the company's Annual Report on Form 10-K for the year ended December 31, 2007, the company's Quarterly Reports on Form 10-Q and Current Reports on Form 8-K that have been filed with the SEC during 2008, as well as reasons including difficulties, delays or the inability of the company to achieve its strategic initiatives set forth above. Factors other than those listed above could also cause the company's results to differ materially from expected results.