



**Corporate
Payment Solutions**



INCREASED EFFICIENCY. ADDED CONTROL.

*Customized
Purchasing
Programs*



MAKE YOUR COMPANY'S PURCHASING OPERATION MORE EFFECTIVE AND

MasterCard Corporate Purchasing Card® programs give you the power to assess spending and make better decisions.

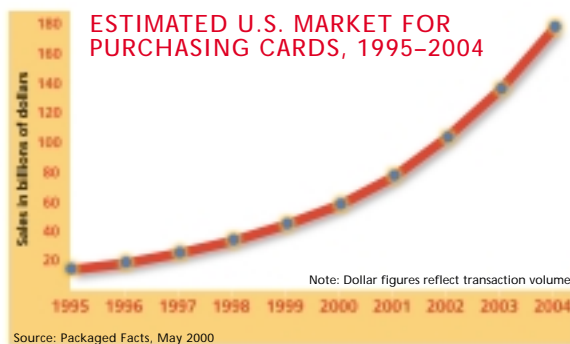


The competition your company faces is tougher than ever. Every effort you make to streamline spending, control costs, and eliminate paperwork pays off in greater efficiency and agility.

At MasterCard®, we understand that your company's purchasing

needs go far beyond a well-accepted payment card. That means an integrated approach—an end-to-end purchasing solution that works with your existing or future processes to give you continuous improvement in efficiency and control.

By working with forward-thinking organizations such as yours, MasterCard has been pioneering purchasing card programs for years. Usage of these programs has surged in the last five years. And we're positioned to continue to expand our offerings with strategic, cost-effective innovations.



Due to the many time- and paper-saving business benefits they provide, purchasing card programs are enjoying dramatic growth.

Take control of your business expenses.

As you review procurement processes, you may be looking for ways to make cost-reducing process improvements.

For that you need a card that increases efficiency by integrating a variety of benefits into your overall procurement process. Easy implementation with minimal programming. Empowered employees. Elimination of purchase orders. Swifter approval routing. Integration into financial systems and accurate, timely record keeping.

Employees can now use a MasterCard purchasing solution to order necessary goods and services without wasting time looking for purchase order approvals.

There's more to MasterCard than you may know.

While you may be familiar with the fact that MasterCard is welcome at more than 19 million locations worldwide, you may not know about the corporate solutions we offer to meet your objectives for purchasing efficiency.

Innovations, integration, and flexibility at the point of purchase. MasterCard helps enable e-commerce—simplifying authorization and providing for secure payment and settlement. This helps you maximize the savings delivered by e-procurement solutions. MasterCard programs give your company an advantage at the point of purchase, which in many cases may be your desktop.

COST-EFFICIENT.

Rich, accurate, timely data. To truly make managing expenditures easier, you need clear and timely reporting of the transactions that most affect your business. We let you decide what details you're looking for. And deliver it in a format that's meaningful. With more valuable, more actionable data you will be able to make accurate, timely decisions.

Read on to find out just how many ways MasterCard Corporate Payment Solutions® can make the difference at your workplace.



THERE ARE A LOT OF REASONS WHY COMPANIES LIKE YOURS ARE CHOOSING THE **MASTERCARD CORPORATE PURCHASING CARD PROGRAM.**

CONSIDER ALL THE ADVANTAGES.

Efficiency. Compared to paper-driven processes, a MasterCard Corporate Purchasing Card program streamlines every step. It provides a process unique to your organization, set up to meet its very specific needs. *You have one account. One monthly payment. One statement. Online access to data.*

Process cost savings. Not only does increased efficiency enable you to reduce paperwork and hassles, it can lower your indirect costs.

Shorter cycle times. By decentralizing purchasing and guaranteeing payment to your merchants, your employees can purchase and receive goods and services faster.

Security throughout the process. A MasterCard Corporate Purchasing Card program ensures greater security in a wide range of scenarios, including e-commerce. It can assist employees with purchasing while providing heightened control—including limits on spending levels and purchase categories.

Enhance employees' abilities to focus on your company's core business. MasterCard greatly simplifies the purchasing process. By reducing administrative work associated with purchasing, employees will be able to devote more time to tasks that strengthen your business.

Manage payables in less time; fewer payments to make. Because the authorization and payment function is streamlined, your company is relieved of many time-consuming payables tasks.

Enhanced vendor relationships. A MasterCard Corporate Purchasing Card program assures that your vendors are paid in a timely fashion and better equips you to strengthen vendor relationships.

Ready for e-commerce opportunities. Business-to-business e-purchasing offers enormous potential as a way to efficiently buy or sell products and services. As online business-to-business purchasing expands, use of purchasing cards is quickly becoming a preferred payment method.

YOU TELL US ABOUT YOUR COMPANY'S CHALLENGES.

WE'LL DESIGN

THAT WORKS HARDER FOR YOUR

Secure, streamlined payment
+ Accurate, timely data management
= Increased efficiency/total control

Historically, purchasing card programs or "P-cards" were designed for high-frequency, small dollar spending—to cover necessary items such as everyday office supplies and spare parts. MasterCard Corporate Purchasing Cards®, popular with users due to their simplicity and broad acceptance, became a logical, widely accepted payment method. They enabled employees to make purchases without the complications involved in securing purchase orders or checks.

Today, applications are expanding to direct spending and higher-end, more strategic purchases. And, increasingly in business-to-business e-commerce exchanges. Built-in controls have helped to assure employee compliance and security throughout the process.



Current estimates show that the worldwide value of transactions flowing through public or non-proprietary marketplaces will grow from \$12.9 billion in 2000 to \$376.5 billion in 2003.

Whether through e-procurement or traditional methods, MasterCard® purchasing solutions have proven to be an efficient, convenient way to manage many kinds of indirect *and* direct expenses. *From raw materials to office supplies, inventory to consulting services, business equipment to computer software—companies are using a MasterCard purchasing solution.*

Secure payment for e-commerce. With the dramatic growth of the Internet, companies have discovered a world of new resources, including e-procurement systems, online industry-specific marketplaces, and business-to-business auction sites. Through these sites, companies can efficiently buy and sell products, offering enormous savings potential to buyers as well as increased revenue opportunities for sellers. MasterCard solutions offer a data-rich, e-commerce-ready settlement option. They provide the payment function for these important new buying opportunities in a way that is simple, seamless, and secure.

The familiar card is just the beginning of your purchasing solution.

Once your MasterCard purchasing solution is in place, a vast store of spending-related information is at your fingertips. And you control how that information is used.

HISTORY OF INNOVATION

1983

MasterCard was the first to use the laser hologram as an antifraud device.

1985

First financial institution business card issued.

1989

MasterCard introduced the first bankcard with a tamper-resistant signature panel.

1991

MasterCard, in partnership with Europay International, launched Maestro®, the world's first truly global online debit program.

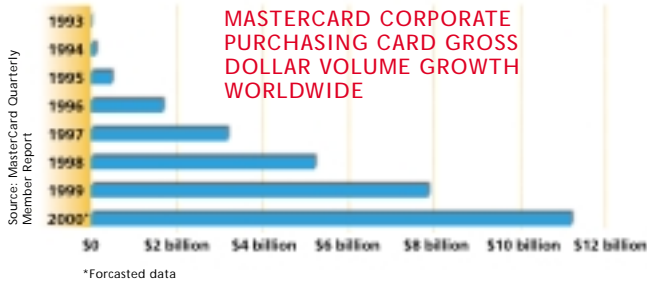
1993

First corporate purchasing card.

1994

Set industry standard for Level II and Level III transactional data, providing more relevant purchase information from participating merchants.

A PURCHASING SOLUTION COMPANY.



More and more Fortune 500 companies are choosing MasterCard—a complete solution to help them manage spending. Find out why.

Customizable integration and reporting of data.

MasterCard's purchasing solutions can be structured to your company's unique requirements and characteristics. *Perhaps you need to manage temporary service expenditures better. Or maybe you are looking to better integrate all card and non-card purchasing data and view it electronically.* The MasterCard Corporate Purchasing Card allows you to develop and implement a program based on the specific needs of your organization. You control details completely, even if data is generated from various offices and locations around the world and delivered into a single database. All your spending data is available for seamless integration into your company's own financial management systems.

This provides an important additional resource for evaluating and understanding purchasing patterns. Whatever your situation, information delivery can be tailored in a way that helps achieve your company's objectives.

E-business extends your business. MasterCard is ready to help you leverage e-opportunities without reinventing every aspect of your company's procurement operation. As the fastest-growing provider of secure, data-rich solutions, we have insights that can help you hone your operation for efficient e-commerce on a local, regional, national, or global scale. Interoperable capabilities and applications are built-in and can be customized based on your objectives.

Global acceptance. For users, the power of a purchasing card is that it's accepted everywhere they choose to do business. With more than 19 million merchant locations, including those on the web, the MasterCard Corporate Purchasing Card program will be welcome. No program offers greater acceptance. In addition, important controls give you the ability to limit employee spending to specific industry categories or merchants.



1996

First fleet card platform. MasterCard contracted with AT&T to replace the MasterCard transaction network infrastructure with the industry's first virtual private network design, which delivers faster response time and lower costs.

1998

First web-based Supplier Directory with D&B data. First Corporate Multi Card—integrated solution that combines purchasing, fleet, and travel platforms.

1999

i-Purchasing program for managing internal expenses. Mondex™ e-cash became the first commercial product ever to receive the highest possible ITSEC (Information Technology Security Evaluation Criteria) security rating.

2000

Electronic Transactions Lab at MIT forms alliance with MasterCard to explore the most promising new payment technologies.

WHEN IT COMES TO CUSTOMIZED PAYMENT NO ONE DELIVERS MORE

MasterCard® gives you the power you need through relevant, meaningful data.

Because MasterCard's purchasing programs are end-to-end payment solutions, they can positively impact your overall procurement cycle. The information collection and control loop begins *before* the transaction and continuously delivers meaningful data, so you gain a decision-making advantage.

Take charge before the purchase.

Built-in controls give you the freedom to specify vendor relationships, establish preset purchasing amount limits, identify proper authorization, and clarify other aspects of the procurement process. We help your company anticipate and automate many of its routine, purchase-specific decisions to further drive efficiencies.

From processed transactions you can receive a wealth of data, including cardholder, merchant, transaction amount, and detailed purchase descriptions. Moreover, this information is organized and presented in a way that is most relevant to the way your company operates. You gain a clear picture of spending patterns, volume,



and frequency. Naturally, it gives company decision makers the tool to identify cost-saving opportunities.

Not only did MasterCard pioneer transactional record keeping for corporate customers, we offer the only single worldwide source of transactional data. And we give your company access to this exclusive central data repository. Centralization in a single, secure database assures unparalleled data completeness and accuracy.

As an innovator in data delivery, MasterCard purchasing programs deliver the richest data available from merchants. This includes transactional detail information from one of the following three reporting levels:

Level I—Basic transaction information: cardholder name, amount and date of purchase, and supplier name.

Level II—Includes Level I data, plus sales tax information, supplier information such as minority supplier status, incorporated status, and tax ID number.



SOLUTIONS, THAN MASTERCARD.

Level III—Level I and Level II data, plus invoice-quality line-item detail.

MasterCard is continuously working to upgrade merchants so that these higher reporting levels are available on a broader scale. In addition, our Enhanced Merchant Data Reporting System can help track individual merchant activity. Along with being a valuable tool for evaluating your company's spending, data from this system will help fulfill 1099 and 1057 reporting requirements.

Tools that turn valuable data into an important resource.

In this age of plentiful information, quickly finding relevance in it—and turning those findings into beneficial actions—is the key.

We provide analysis tools, such as MasterCard Smart Data OnLine™, and implementation assistance to help you make the data relevant and meaningful and use it to your company's advantage.

Whether you're running Windows, Oracle, a customized SAP solution, or any other network system, you get everything you need on your desktop without a large time or resource investment.

You may already know how you want to manage spending within your organization. With information like this—real results available to you in real time—you're better able to manage efficiently. And if you have questions, we are here to help.

BIG PICTURE, GRANULAR DETAILS.

See it all with MasterCard Smart Data for Windows® and MasterCard Smart Data OnLine.™

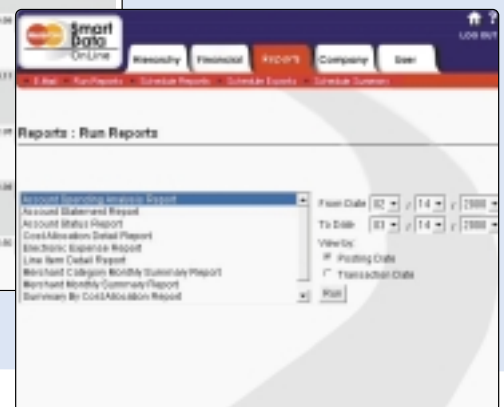
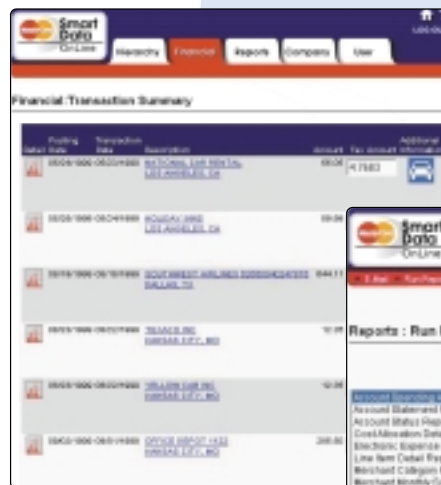
Our MasterCard Smart Data for Windows reporting software and our web-based MasterCard Smart Data OnLine reporting application enable you to retrieve information daily, weekly, or monthly. You can review it, format it into customized reports, or map it into a general ledger or other financial system.

Because data comes directly from transactional sources, you can track expenditures quickly. That means better management of quality information through MasterCard's central data repository.

MasterCard Smart Data OnLine is a multifunctional tool that will help you simplify reconciliation and paperwork. Schedule reports and download transactions into your accounting system. Use enhanced financial data to analyze patterns and make more informed decisions.

Smart Data OnLine requires no software investment.

With just an Internet browser, your company is ready to enjoy quicker access to and better management of expenses.



THE LINES BETWEEN BUSINESS AND *E-BUSINESS*

Integrating your payment solution helps ensure e-success.



Today, a well-designed e-business strategy is essential to the success of most companies.

As a result, your company may be considering implementing or strengthening an e-procurement solution. Here is how we enhance e-procurement solutions:

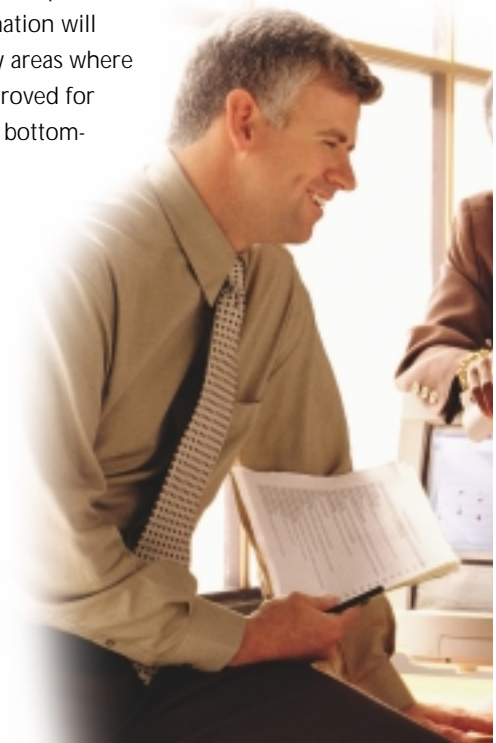
- **Cost efficiencies** can be realized by taking advantage of cost-saving opportunities in the e-marketplace. MasterCard® enables e-purchasing by providing the critical payment link in the transaction.
- **Secure payment** is essential. MasterCard delivers the kind of security and control that satisfies both buyer and seller.
- **Internal cost savings** can be realized through achievement of process efficiencies. Flexible and interoperable, MasterCard solutions deliver a variety of savings that we will help you identify and maximize.
- **Better information and control.** Rich data, analysis tools, and interoperability with your company's financial management and/or ERP system means you have a wealth of decision-making information at your disposal. Payment data is actionable for reconciliation purposes as well as strategic uses.
- **Seamlessly manage** online and offline transactions together in one corporate account.

Choose the most sophisticated solution—the MasterCard Corporate Purchasing Card®.

Interoperability means flexibility. The fact that you can connect whatever computer systems your company is running today to our vast warehouse of transactional data means you don't have to change a thing to start seeing your spending information.

Whether on a local, regional, national, or global level, your program will have:

- **Compatibility with your ERP.** No matter whether it is implemented with Oracle, SAP, or other integrated software, you will be able to integrate your MasterCard data. This means you'll gain full value from your ERP solution's data-handling efficiencies.
- **Simpler record keeping.** MasterCard brings online and offline purchases together on a single corporate account.
- **Better analysis.** More complete, more accurate information will enable you to identify areas where processes can be improved for greater efficiency and bottom-line savings.



ARE BLURRING.

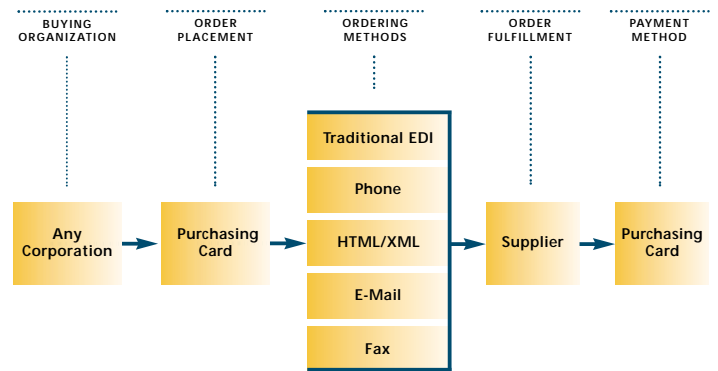
Welcome to the *Future of Transactions™ Laboratory.*

To continue exploring and creating the future of payment technologies, MasterCard has formed an alliance with the prestigious MIT Lab in Cambridge, MA. Areas of study in the lab and at MIT's Center for eBusiness include:

- Remote payment technologies such as transponders
- Secure infrared data transfer
- Alternate delivery systems for Internet commerce, including web phones
- Mobile shopping
- Software agents
- Privacy issues

Through our commitment to leading the payments industry, we're building in the flexibility you need to be ready for future e-business developments.

Wireless web—there's a mobile universe emerging with its own thin websites and transaction-oriented services. In fact, many companies are taking enterprise applications, including purchasing, and migrating them



MasterCard facilitates e-Procurement transactions that bring buyer and seller together through Internet, intranet, and extranet technologies.

to mobile platforms. MasterCard can help employees perform their jobs from anywhere.

E-marketplaces—these are bringing buyers and sellers together with remarkable efficiency. As a result, any purchaser has an opportunity to realize significant savings. Secure, reliable MasterCard purchasing solutions can play an important role in settlement of these transactions.

Cost-saving applications service provider (ASP) solutions. Is your organization considering outsourcing applications to reduce hardware, software, and licensing costs? MasterCard can assist you in simplifying payment for these solutions.



NEXT STEPS: YOUR BUSINESS IS MOVING FORWARD FAST. COUNT ON US FOR THE INNOVATIONS TO KEEP YOU AHEAD.

New solutions you can customize to make your work easier.

You can count on MasterCard® for innovations that keep your organization competitive.



Our i-Purchasing program is the first and only interdepartmental purchasing solution. It was developed after a company with a complex organizational structure enlisted MasterCard to help coordinate buying between departments in a way that would build efficiencies. The program

allows you to pay for and consolidate interdepartmental purchases within your company, so all expenditures are made on the same account number and appear on the same statement. This approach is also being embraced by federal and state government agencies looking to drive efficiencies.

One of the most exciting areas in which MasterCard is leading the way is with **chip technology**. Chip-based cards are expanding opportunities for consumers and corporations around the world. The reason: a chip can hold 80 times more information than a magnetic stripe. This technology offers excellent security and access capabilities along with exciting potential for future applications.

MasterCard Corporate Multi Card®— An efficient choice for your entire company.

A true innovation, the MasterCard Corporate Multi Card is an integrated platform that allows consolidation of all expenses on one account—Purchasing, Travel & Entertainment, and Fleet—or any combination. Companies that migrate to a Corporate Multi Card program retain all the functionality of their established purchasing program. Set pre-established limits by merchant category. Choose a single bill or distributed billing. And see all your expenses in one place, right on your screen. Only MasterCard offers this unique, simple approach. Ask us about the recent Deloitte & Touche study analyzing the benefits of this all-in-one solution.

You tell us what you're imagining. MasterCard is here to help companies do more with their unique initiatives and gain a business advantage. If we haven't considered your challenge or idea already, we're eager to collaborate on something new.

WHY MASTERCARD?

Your job is to manage expenses and improve profitability through efficiency. A customized, flexible, interoperable purchasing solution can help.

The solution starts with a proven platform from MasterCard, customized to the unique needs of your organization. The program will be designed to give your company precise spending control data. Plus, your solution will be flexible, able to change as your needs evolve.

As your efforts to increase efficiency prompt review of your company's purchasing system, take a closer look at MasterCard. Our solutions can provide better productivity in the way your company handles purchasing at all levels. At MasterCard, we're committed to being a valuable partner. The earlier we get involved, the more effective your next purchasing solution can be.



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www.mastercard.com/corporations