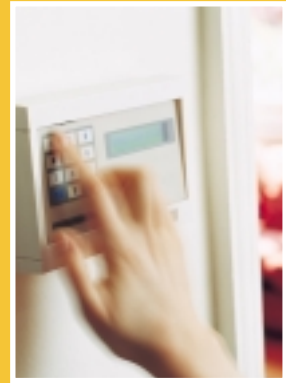
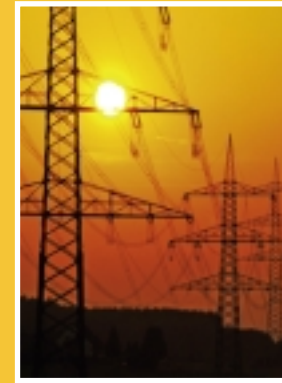


The MasterCard Utility Industry Program



What is the MasterCard® Utility Industry Program?

The MasterCard Utility Industry Program is a MasterCard International initiative featuring an interchange rate for qualifying one-time and recurring U.S. consumer credit MasterCard card, World MasterCard® card and Debit MasterCard® card transactions. The interchange rate, introduced specifically for the utility industry, is effective in mid-October 2006.

This program makes it even more beneficial for your organization to accept MasterCard cards and offer it as a payment option to your customers.

Why is MasterCard Acceptance Important For My Organization?

Accepting MasterCard credit and debit cards for bill payment could help your company drive efficiencies and reduce costs by increasing customer self-care and customer satisfaction. As consumers continue to embrace and demonstrate

a preference for electronic payments*, making a card payment option available could be an effective tool for you to service and satisfy customers or attract and maintain customers in those markets offering retail choice.

What are the Benefits of MasterCard Acceptance?

Both you and your customers receive tangible benefits when you accept MasterCard credit and debit cards for payment.

Utilities benefit from:

- increased customer satisfaction
- reduced mail float
- improved days sales outstanding (DSOs)
- reduced manual processing for exceptions
- the ability to offer a convenient recurring payments option
- enhanced e-Bill adoption

Customers enjoy:

- additional choice in the way they make their payments
- the added convenience and control associated with using payment cards – no checks to write or stamps to buy
- the ability to earn rewards in eligible loyalty programs, for those customers that have rewards cards

*2005/2006 Study of Consumer Payment Preferences conducted by the American Bankers Association and Dove Consulting, and sponsored in part by MasterCard International.

*MasterCard
International*



What are the Requirements of Participation?

There are certain requirements that qualified utility merchants must meet as participants in the MasterCard Utility Industry Program:

- accept MasterCard cards as payment in all channels in which you accept credit and debit cards
- promote your acceptance of MasterCard cards in your customer communications as prominently and as frequently as you do other payment methods/brands
- comply with all MasterCard rules, including those that apply to charges to cardholders. For the complete rules, please visit us online at www.mastercardmerchant.com.

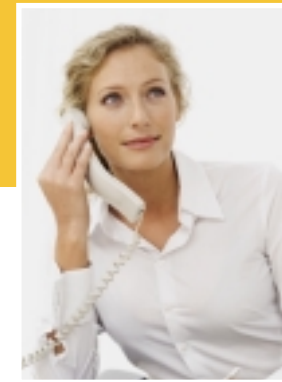
How Can My Organization Participate? Is My Utility Eligible?

If you don't already accept payment cards, your first step is to obtain an "acquirer". An acquirer is a financial institution that is a licensed MasterCard member that provides services such as card payment processing, hardware and software, and monthly statements. You can register to receive referrals to acquirers that can help you begin accepting payment cards by visiting www.mastercardmerchant.com.

Eligible utilities are those whose primary business is the ongoing generation, transmission, or distribution of electric or gas power, home heating oil, water system supply services, or collection and disposal of refuse. Your acquirer will be able to determine whether your utility is eligible for the MasterCard Utility Industry Program. Once that determination has been made, your acquirer will need to register your utility for the program in order for your company to begin receiving the utility interchange rate on qualifying transactions.

How Can MasterCard Help Me Promote Card Acceptance?

Marketing support is available for participating utilities. Once you are accepted into the program, MasterCard can assist your company by providing the tools you need to promote card acceptance and recurring payments. These tools include copy for your statement inserts, on-hold message scripts, and invoice messaging. Additionally, MasterCard can provide your organization with customer service representative training tips to help optimize and enhance your acceptance and recurring payments programs.



How Can I Find Out More About the MasterCard Utility Industry Program?

To learn how to begin accepting MasterCard cards for payment, or for more information about this program and how your company can participate, contact:

- **Your acquirer**
- **Tom Cronin**
Leader, Acceptance
MasterCard International
914-249-6741
utilities@mastercard.com
- **Visit www.mastercardmerchant.com**

MasterCard
International

