

There may be no shortcuts to success.
But there is one to getting paid.



**The MasterCard Payment Gateway™—
the advanced way to get paid and increase profits.**

**MasterCard
Payment
Gateway**

MasterCard Worldwide has always been at the forefront of straight-through payment processing and now we're taking payments to the next level with the MasterCard Payment Gateway.

This breakthrough evolution in payment systems connects suppliers to buyers and their banks faster and more efficiently than ever before. All while helping to drive profits.

Now instead of initiating payment, extending credit, processing invoices and waiting (and waiting) for payment, you simply sit back as payments are processed by the MasterCard Payment Gateway.

You'll get one electronic solution, with one interface, for all your accounts receivable options—including card and electronic funds transfer (EFT).

Helping suppliers turn payments into profits.

The MasterCard Payment Gateway isn't just good for your customers' bottom line, it's good for yours. Enrolling can help you:

- Optimize working capital by reducing Days Sales Outstanding (DSO)
- Reduce operational costs associated with paper check processing
- Decrease fraud and chargeback risk
- Speed reconciliation by taking advantage of enhanced remittance information
- Become a preferred supplier among companies paying electronically
- Attract and retain new customers

**How the MasterCard
Payment Gateway works:**

Buyer triggers card or EFT payment and sends PIF (Payment Instruction File) to the MasterCard Payment Gateway network.

The MasterCard Payment Gateway network sends PIF to the supplier's bank for straight-through payment processing.

Supplier receives payment from their bank and enhanced remittance data for all transactions from MasterCard.

Supplier reduces Days Sales Outstanding (DSO), processing costs and credit risk. All while increasing profits.

**ENHANCED REMITTANCE DATA
FOR ALL TRANSACTIONS TO
SPEED RECONCILIATION?
GLAD WE GOT THAT SETTLED.**



How suppliers benefit.

With the MasterCard Payment Gateway,[™] you'll spend a lot less time processing and reconciling payments. In fact, Aberdeen

Research has shown that electronic payment can lower receivables processing costs by 60%*. The MasterCard Payment Gateway also:

- Provides electronic remittance data for reconciliation within your accounts receivable system for all payments
- Lets you reduce chargebacks due to manual entry of incorrect payment information (the cost to research and process a chargeback ranges from \$128 to \$640 per item)
- Gives you tools to measure the end savings



Less credit means less risk.

With the MasterCard Payment Gateway, the bank that issues your customer's MasterCard Payables Account will extend the credit terms and be responsible for

collections. You won't have to extend credit. Nor will you have to dedicate resources to researching the creditworthiness of new customers. This reduces the costs associated with collections and your risk of losses from bad debt.

The way to grow your business.

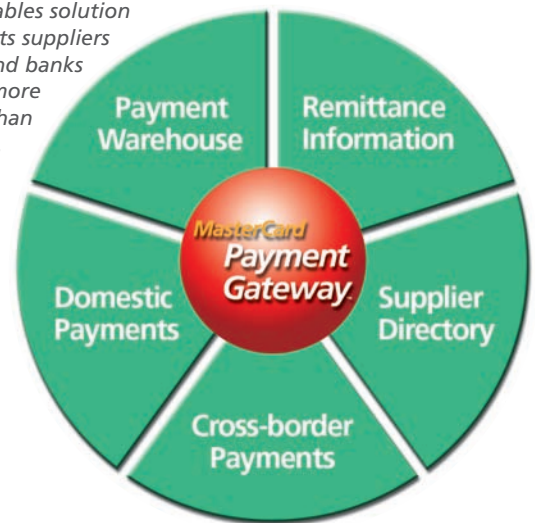
The MasterCard Payment Gateway can also help you build your customer base. That's because you'll be included in an easy-to-access, B-to-B Supplier Directory—putting you right at the fingertips of current and prospective customers.

Enrolling is easy. It's free and you can do it in a few simple steps at www.mastercardbusiness.com

Let us show you the money.

The MasterCard Payment Gateway can open the way to increased profits. It's another example of our commitment to helping suppliers and buyers turn payments into profits.

*A total payables solution
that connects suppliers
to buyers and banks
faster and more
efficiently than
ever before.*



*Aberdeen Research Dec. 2006
Executive Summary

**Enroll in the MasterCard Payment Gateway today. Participation is easy.
All you have to do is visit the MasterCard Payment Gateway website,
and follow the simple instructions at www.mastercardbusiness.com**