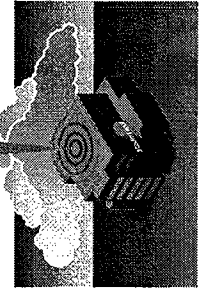




**MasterCard Worldwide**

**The MasterCard Network**

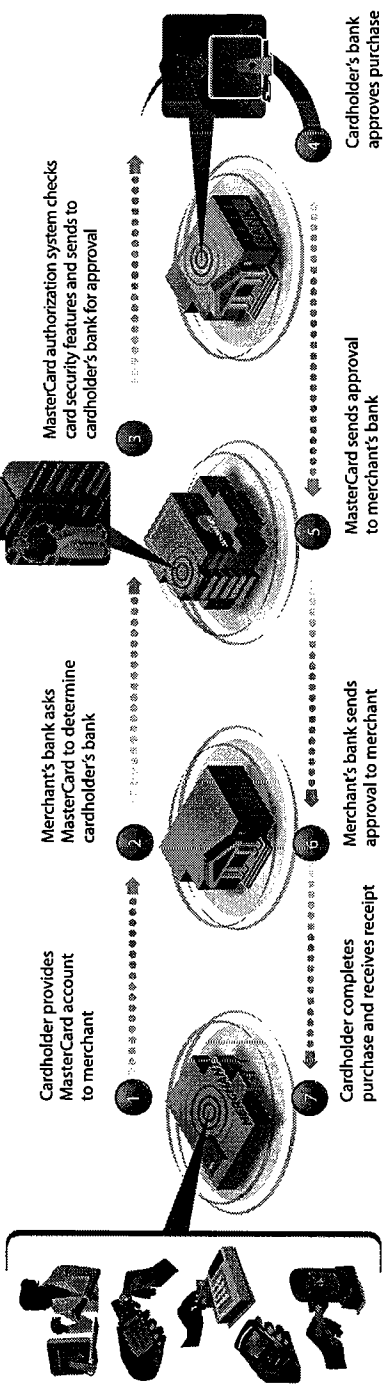
- Connects 210 countries and more than 25,000 financial institutions
- Processes 5.4 million transactions per hour, and processes its portion of each transaction in an average of 1.29 milliseconds
- Saved customers approximately 1.73 cumulative years of processing time since 1997
- Processed 16.1 billion MasterCard-branded authorizations in 2006
- Maintains 99.999% global availability around the clock



**THE ANATOMY OF A TRANSACTION**

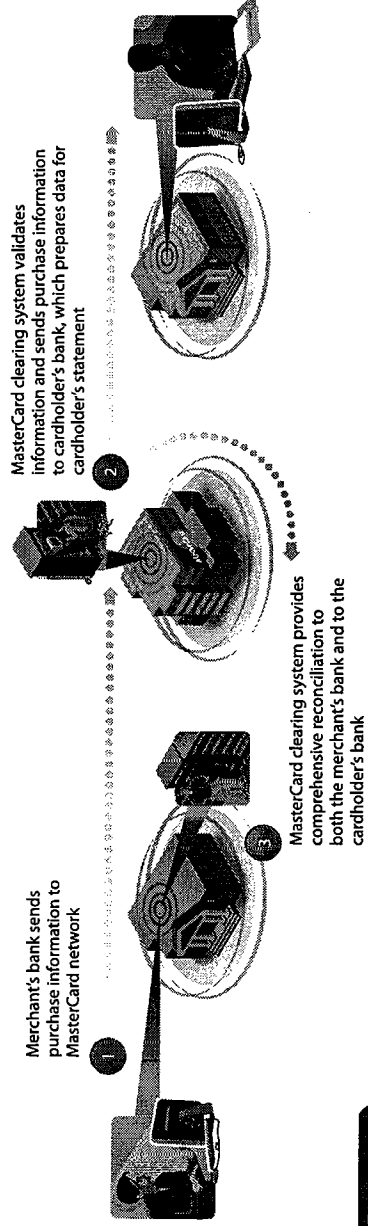
**AUTHORIZATION**

**TIME OF PURCHASE**



**CLEARING**

**USUALLY WITHIN ONE DAY**



**SETTLEMENT**

**USUALLY WITHIN TWO DAYS**

