

## Our employees lead the way forward at MasterCard

What do you think of when you think of MasterCard? For many, the first thing that comes to mind is credit cards or the Priceless® advertising campaign. But that's only part of the story.

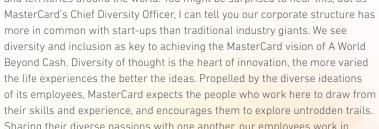
MasterCard is much more – we're a technology company driving innovations that will power greater convenience, simplicity and security in day-to-day payments. When you think of MasterCard today, think of shopping and paying however you want – online, on your phone or with a card. Think of the value delivered to empower small businesses to grow and merchants to become closer to their customers through rewards and loyalty programs.

And, we do this with fewer than 10,000 employees in more than 210 countries and territories around the world. You might be surprised to hear this, but as Sharing their diverse passions with one another, our employees work in collaborative and inspiring ways, making MasterCard an international force in technology and innovation.

We are proud of the differences among our employees. As Chief Human Resources Officer Ron Garrow notes, "The magic of our employees is more than just their skills and experience - it's their diversity of thoughts and ideas that make them our greatest asset." Our staff encompasses people who hail from around the world, each one culturally unique and singular in their thought and experience. This is what MasterCard considers most valuable. And, rather than trying to erase these unique experiences and impose some sort of orthodoxy on our employees, MasterCard fosters an environment where the exact opposite is encouraged – inclusion.

"A group of similar people tend to think in similar ways, reach similar conclusions and have similar blind spots."

Ajay Banga, Chief Executive Officer











## Employees drive the global enterprise

One of the primary engines that drives innovation is our "Business Resource Groups" or BRGs. Eight BRGs – with over 4,000 members – have been established with chapters across the globe, comprised entirely of volunteers who are drawn together in common interests that are typically not in their job descriptions. BRG participation provides employees the opportunity to enhance cultural awareness, develop leadership skills and network with colleagues across business units at all levels, including senior leadership. As you'll see, BRGs also tackle some real world problems that we have a vested interest in solving.

YoPros (Young Professionals) BRG in Singapore hosted a lunch in the dark were everybody was blindfolded. This event spawned the question of how to better serve sight-impaired consumers. It gave us some valuable and unexpected insights into the real, tactile problems this consumer base might encounter and resulted in an innovative solution. This is typical of our approach to understand the needs of the specific populations we serve and how **our BRGs drive business solutions organically.** 

Another example of a BRG's program is Innovation Highway, where **employees step outside of the comfort zone of their day jobs and take on roles that are new and challenging.** The results
were astonishing, inspiring and trailblazing, such as a mobile phone app that provides a simple
and convenient way to report lost or stolen cards, or an innovative way to gift prepaid cards
within minutes. You see, diversity at MasterCard is not filling out a laundry list of "types", but
rather including different backgrounds, experiences and ways of thinking in every problem
we solve; for every product we invent.

"MasterCard leverages the unique perspectives of our employees to deliver innovative products and solutions that are as diverse as the consumers we serve around the world. Our inclusive culture is about more than simply having a diverse workforce – it's about using diversity to drive real business impact."



IIM Murpny, General Counsel and Chief Franchise Officer





One of the cornerstones of MasterCard is education. EDGE (Employees Driving the Global Enterprise) is a program that originated from the BRGs' desire to share the MasterCard story with individuals outside of our company, and now sets the foundation for all payments and product education at MasterCard. We're a company that exists beyond boundaries, and we must think beyond them too. In keeping with that philosophy, online games are the delivery system for this employee education program, enabling people to engage on a visceral and social level as well as on an intellectual one.

EDGE has created global ambassadors that are empowered to articulate and deliver MasterCard's value message to friends, family and their communities. In the short time since its launch, it has **connected our employees globally with a unified purpose** – employees from all levels, from Singapore to Africa are using the EDGE community to socialize what they've learnt and have transformed into advocates for MasterCard.













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## We're from these communities too

As a company, we believe that diversity and inclusiveness sit at the heart of innovation. And we are proud to be recognized for the second year in a row – through a very rigorous process – as **one of the top 10 diverse companies** in the U.S. by Diversity Inc. Magazine. A good example of why we were chosen again was the NYC Pride Parade where MasterCard was an honored participant. It wasn't just about being supportive, but actually engaging with the community and providing a platform through which they could express why "acceptance matters."

Over two million people were watching the parade, and MasterCard asked them to share their photographs and thoughts, via Twitter, on why acceptance matters to them – acceptance of different backgrounds, genders, orientations, etc. We then displayed these messages on our float's video screen. It was a sincere gesture and a very effective stroke of marketing genius, as "acceptance matters" when it comes to paying for your groceries or vacation travel, too.

Diversity, inclusion and acceptance are ideas that shape our internal culture. And where we can, we like to extend our goodwill to others. As MasterCard employees, we regularly pour our time, energy and talent into the communities in which we live and work. Whether it's an effort like Bankers without Borders\*, where social entrepreneurship is used as a tool to help struggling communities achieve their potential; or the BRG-established MasterCard Manhattanville College Scholarship,

which awards one recipient from the neighboring college \$5,000 and a paid summer internship at MasterCard Global Headquarters; or teaming up with Habitat for Humanity after a natural disaster like Hurricane Sandy to haul debris and help paint damaged homes. MasterCard is investing its money, time and especially heart. The goal is bigger than just reaching out and learning to understand overlooked communities so that MasterCard might realize new business opportunities, it's to make the world a better, kinder place where everybody feels a shared sense of belonging.

We understand that it is essential that our workforce be every bit as diverse as the markets we serve. It's our employees who are driving global business at MasterCard, and if our vision of A World Beyond Cash is to be achieved, it will be because of the multiplicity of our workforce, and how we work together to be a force for good in the world.

"We've built a culture that develops our employees professionally and personally, making MasterCard a fantastic place to work. We distinguish ourselves as an employer of choice by encouraging employees to lead change through their skills and passions."



Donna Johnson, Chief Diversity Officer

