

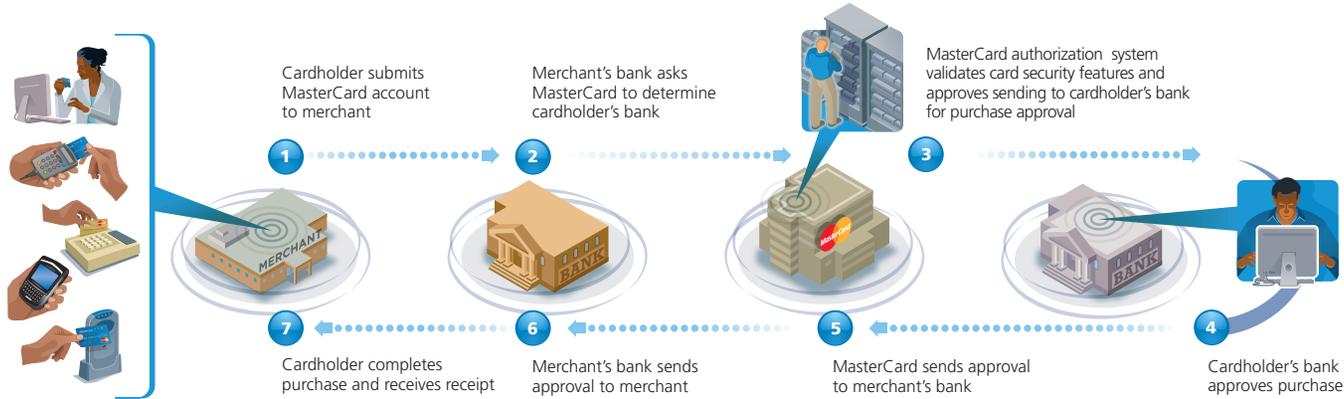
THE ANATOMY OF A TRANSACTION



MasterCard
Worldwide

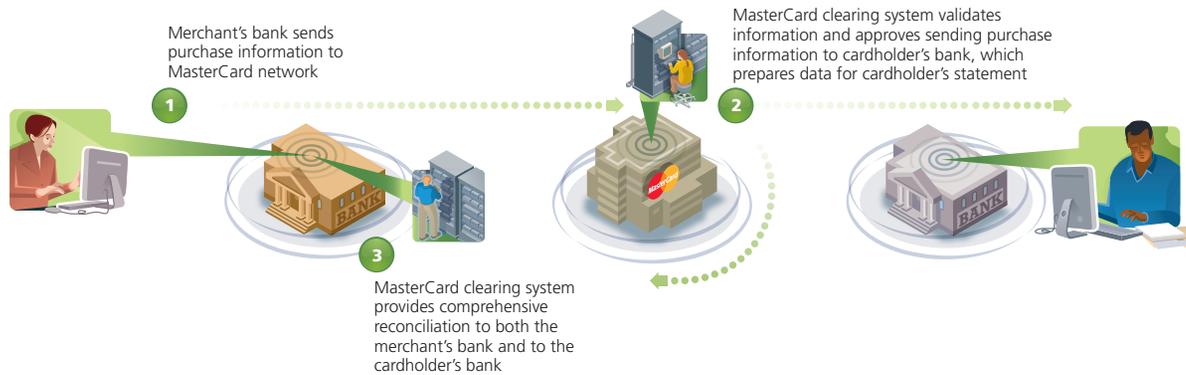
AUTHORIZATION

TIME OF PURCHASE



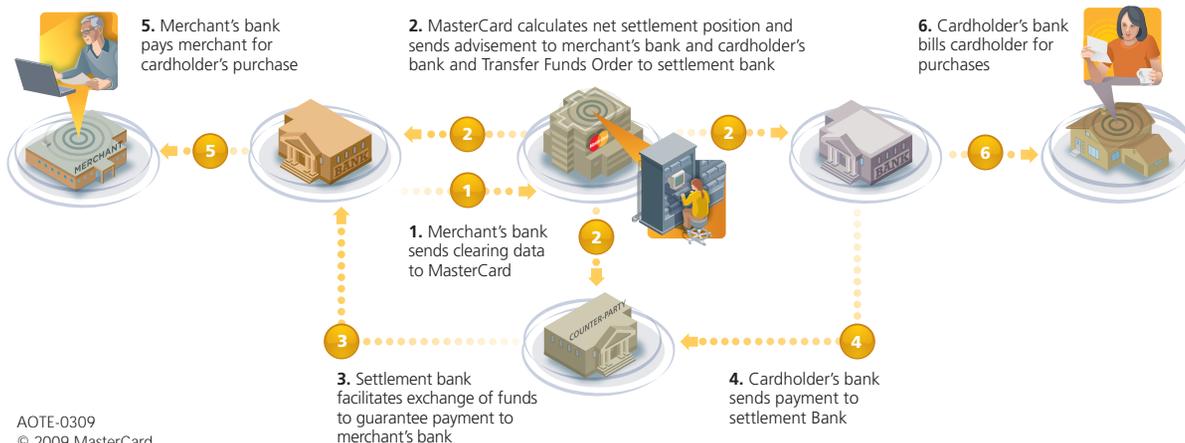
CLEARING

USUALLY WITHIN ONE DAY



SETTLEMENT

USUALLY WITHIN TWO DAYS



THE MASTERCARD WORLDWIDE NETWORK

Unrivalled Integration
Connects more than 23,000 financial institutions and 30 million acceptance locations in over 210 countries through the industry's only globally integrated processing network

Unequaled Intelligence
Balances the speed and reliability of distributed processing with the availability and agility of centralization to dynamically adapt processing for each transaction

Unmatched Scalability
Extends bandwidth on demand and open-standards technology to customize processing for any payment transaction, channel or market

Unsurpassed Reliability
Leverages tri-dundant routing and multi-site processing to achieve an award-winning 99.9% global availability

Unparalleled Speed
Drives a network response time that's more than twice as fast as other networks, averaging 140 milliseconds per transaction, to process over 22 billion MasterCard-branded transactions per year