



Supplemental Operational Performance Data

Set forth below are tables that provide supplemental information regarding the operational performance results for the three months ended September 30, 2009, as well as the prior ten quarterly reporting periods and the years ended December 31, 2008 and 2007, for the payment programs of MasterCard International Incorporated and MasterCard Europe sprl (collectively, “MasterCard”), the principal operating subsidiaries of MasterCard Incorporated.

1. Branded Volume and Transactions

The tables below set forth the gross dollar volume (“GDV”), purchase volume, cash volume and the number of purchase transactions, cash transactions, accounts, cards and acceptance locations on a regional basis for MasterCard®-branded and MasterCard Electronic™-branded cards. Growth rates over prior periods are provided for volume-based data.

For the 3 Months ended September 30, 2009												
All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase Volume (Bil.)	Growth (Local)	Purchase Trans. (Mil.)	Cash Volume (Bil.)	Growth (Local)	Cash Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)	Acceptance Locations (Mil.)
APMEA	\$127	15.4%	18.2%	\$86	16.2%	1,080	\$41	22.5%	302	239	262	8.7
Canada	24	-10.2%	-5.2%	22	-2.7%	263	3	-20.4%	5	37	45	0.8
Europe	190	-9.7%	0.2%	143	1.6%	1,746	48	-3.8%	276	183	197	8.7
Latin America	45	-6.4%	11.1%	25	12.0%	468	20	10.0%	150	97	119	3.1
United States	247	-8.0%	-8.0%	204	-6.5%	3,674	42	-14.8%	263	295	340	8.1
Worldwide	633	-4.7%	0.3%	480	0.4%	7,231	154	-0.3%	997	851	964	29.4
MasterCard Credit and Charge Programs												
United States	133	-18.0%	-18.0%	121	-13.9%	1,508	11	-45.4%	9	177	211	
Worldwide less United States	290	-6.9%	1.0%	239	4.1%	2,943	51	-11.6%	231	438	497	
Worldwide	423	-10.7%	-5.8%	361	-2.7%	4,452	62	-20.7%	240	615	708	
MasterCard Debit Programs												
United States	114	7.2%	7.2%	83	6.9%	2,166	31	7.9%	254	118	130	
Worldwide less United States	97	14.0%	26.5%	36	23.4%	613	61	28.3%	502	118	126	
Worldwide	211	10.2%	15.2%	119	11.4%	2,779	92	20.7%	757	236	255	

APMEA = Asia Pacific / Middle East / Africa

For the 3 Months ended June 30, 2009												
All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase Volume (Bil.)	Growth (Local)	Purchase Trans. (Mil.)	Cash Volume (Bil.)	Growth (Local)	Cash Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)	
APMEA	\$114	7.0%	16.9%	\$77	16.2%	1,009	\$37	18.4%	275	233	256	
Canada	23	-16.5%	-3.3%	20	-2.1%	255	3	-11.3%	5	36	44	
Europe	173	-15.4%	2.3%	130	3.2%	1,682	43	-0.4%	285	181	196	
Latin America	41	-13.3%	6.8%	22	11.0%	458	19	2.3%	140	96	118	
United States	245	-9.7%	-9.7%	202	-8.8%	3,611	43	-13.5%	261	299	345	
Worldwide	595	-9.3%	-0.7%	450	-0.7%	7,015	145	-0.7%	965	845	958	
MasterCard Credit and Charge Programs												
United States	133	-18.7%	-18.7%	120	-15.6%	1,497	13	-39.4%	10	184	220	
Worldwide less United States	266	-12.4%	2.6%	218	5.2%	2,845	48	-7.9%	247	437	496	
Worldwide	399	-14.6%	-5.7%	337	-3.3%	4,342	61	-17.0%	257	621	715	
MasterCard Debit Programs												
United States	112	4.1%	4.1%	82	3.4%	2,114	30	6.2%	251	115	126	
Worldwide less United States	84	3.7%	22.3%	31	22.3%	559	53	22.4%	457	109	117	
Worldwide	196	3.9%	11.2%	113	8.0%	2,673	83	16.0%	708	224	242	

For the 3 Months ended March 31, 2009

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase Volume (Bil.)	Growth (Local)	Purchase Trans. (Mil.)	Cash Volume (Bil.)	Growth (Local)	Cash Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$102	1.8%	15.4%	\$69	14.9%	931	\$34	16.5%	251	227	248
Canada	19	-19.6%	-0.1%	17	2.2%	224	3	-12.0%	5	36	44
Europe	153	-16.1%	3.9%	114	4.3%	1,544	39	2.9%	257	180	195
Latin America	37	-15.9%	7.2%	20	10.4%	445	17	3.6%	138	95	116
United States	238	-8.0%	-8.0%	192	-7.1%	3,332	46	-11.7%	256	314	358
Worldwide	550	-9.8%	0.2%	411	0.3%	6,477	139	0.0%	907	853	961
MasterCard Credit and Charge Programs											
United States	128	-17.2%	-17.2%	113	-13.9%	1,387	15	-36.0%	10	200	233
Worldwide less United States	240	-14.1%	4.3%	194	7.0%	2,663	46	-5.6%	233	438	495
Worldwide	368	-15.2%	-4.3%	307	-1.8%	4,051	61	-15.3%	243	638	729
MasterCard Debit Programs											
United States	110	5.5%	5.5%	78	4.9%	1,945	32	7.2%	246	114	125
Worldwide less United States	71	0.0%	20.2%	25	14.4%	482	46	23.7%	418	101	108
Worldwide	181	3.3%	10.9%	104	7.1%	2,427	78	16.4%	664	215	232

For the 3 Months ended December 31, 2008

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase Volume (Bil.)	Growth (Local)	Purchase Trans. (Mil.)	Cash Volume (Bil.)	Growth (Local)	Cash Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$105	5.2%	17.2%	\$71	17.7%	946	\$34	16.1%	245	219	241
Canada	23	-14.9%	5.5%	20	6.6%	258	3	-1.5%	5	36	42
Europe	177	-6.5%	9.0%	131	8.2%	1,670	46	11.5%	274	181	195
Latin America	45	-5.9%	11.6%	24	13.4%	486	21	9.5%	150	94	115
United States	256	-5.3%	-5.3%	210	-4.7%	3,504	47	-7.7%	248	333	384
Worldwide	606	-4.4%	3.7%	456	3.3%	6,864	151	5.1%	923	864	978
MasterCard Credit and Charge Programs											
United States	152	-11.4%	-11.4%	133	-9.6%	1,594	19	-22.7%	13	217	260
Worldwide less United States	273	-6.3%	9.2%	219	10.9%	2,863	54	2.9%	255	438	495
Worldwide	424	-8.2%	0.8%	352	2.2%	4,457	73	-5.2%	268	656	755
MasterCard Debit Programs											
United States	104	5.5%	5.5%	77	5.2%	1,910	28	6.4%	235	116	124
Worldwide less United States	78	6.0%	19.9%	28	13.0%	497	50	24.0%	420	93	99
Worldwide	182	5.7%	11.2%	104	7.1%	2,407	78	17.1%	654	208	224

For the 3 Months ended September 30, 2008

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase Volume (Bil.)	Growth (Local)	Purchase Trans. (Mil.)	Cash Volume (Bil.)	Growth (Local)	Cash Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$110	24.5%	23.1%	\$75	24.5%	900	\$35	20.2%	231	211	232
Canada	27	16.5%	16.0%	24	15.2%	255	4	21.5%	6	33	39
Europe	211	24.1%	17.9%	155	18.3%	1,659	56	16.9%	284	180	194
Latin America	48	24.2%	15.6%	26	19.0%	452	23	12.0%	143	90	110
United States	268	4.7%	4.7%	218	6.7%	3,480	49	-3.1%	260	334	389
Worldwide	664	15.3%	12.7%	498	13.6%	6,746	166	10.2%	924	848	963
MasterCard Credit and Charge Programs											
United States	162	-1.2%	-1.2%	141	1.5%	1,596	21	-16.2%	14	219	265
Worldwide less United States	312	21.4%	17.4%	248	19.6%	2,786	63	9.7%	260	431	486
Worldwide	473	12.6%	10.3%	389	12.3%	4,382	84	1.9%	275	650	751
MasterCard Debit Programs											
United States	106	15.3%	15.3%	78	17.5%	1,884	28	9.6%	245	115	124
Worldwide less United States	85	32.8%	24.4%	31	20.4%	480	54	26.8%	404	83	89
Worldwide	191	22.5%	19.2%	109	18.3%	2,364	82	20.3%	649	198	213

For the 3 Months ended June 30, 2008

All MasterCard Credit, Charge and Debit Programs				Purchase		Purchase		Cash		Cash		Accounts	Cards
	GDV (Bil.)	Growth (USD)	Growth (Local)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	(Mil.)	(Mil.)		
APMEA	\$106	28.4%	21.9%	\$72	23.6%	843	\$34	18.3%	216	204	223		
Canada	27	22.2%	12.4%	24	13.5%	244	4	5.9%	5	31	38		
Europe	205	30.7%	17.9%	151	18.4%	1,567	53	16.5%	272	175	189		
Latin America	47	26.5%	17.4%	24	19.9%	436	23	14.8%	141	86	106		
United States	271	6.2%	6.2%	221	8.0%	3,489	50	-0.9%	258	329	387		
Worldwide	656	18.5%	13.1%	493	14.0%	6,579	163	10.5%	893	825	943		
MasterCard Credit and Charge Programs													
United States	163	0.7%	0.7%	142	2.8%	1,590	21	-11.3%	15	219	269		
Worldwide less United States	304	27.4%	17.4%	242	19.8%	2,644	62	8.9%	254	420	475		
Worldwide	467	16.6%	11.0%	384	12.9%	4,234	83	2.9%	268	640	744		
MasterCard Debit Programs													
United States	107	15.9%	15.9%	79	18.7%	1,899	28	8.8%	243	109	117		
Worldwide less United States	81	35.2%	22.6%	30	16.4%	446	52	26.5%	381	76	81		
Worldwide	189	23.5%	18.7%	109	18.1%	2,345	80	19.6%	624	185	199		

For the 3 Months ended March 31, 2008

All MasterCard Credit, Charge and Debit Programs				Purchase		Purchase		Cash		Cash		Accounts	Cards
	GDV (Bil.)	Growth (USD)	Growth (Local)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	(Mil.)	(Mil.)		
APMEA	\$101	28.7%	20.3%	\$68	22.7%	798	\$32	15.5%	197	197	215		
Canada	24	31.6%	13.0%	20	13.1%	212	4	12.7%	5	31	37		
Europe	182	30.3%	17.5%	136	17.9%	1,448	47	16.3%	247	169	182		
Latin America	44	28.7%	20.8%	22	22.7%	416	21	18.8%	135	82	101		
United States	259	8.9%	8.9%	206	10.3%	3,253	52	3.8%	253	337	394		
Worldwide	610	20.0%	14.2%	453	15.0%	6,126	157	11.9%	836	815	930		
MasterCard Credit and Charge Programs													
United States	154	4.4%	4.4%	131	6.0%	1,490	23	-4.0%	15	228	278		
Worldwide less United States	280	29.4%	17.8%	220	19.8%	2,467	59	11.2%	244	409	462		
Worldwide	434	19.2%	12.7%	352	14.2%	3,956	82	6.5%	260	637	740		
MasterCard Debit Programs													
United States	104	16.4%	16.4%	75	18.7%	1,763	30	10.8%	238	109	116		
Worldwide less United States	71	31.3%	20.6%	26	15.1%	407	45	24.0%	339	69	74		
Worldwide	176	22.0%	18.0%	101	17.7%	2,170	75	18.5%	577	177	190		

For the 12 Months ended December 31, 2008

All MasterCard Credit, Charge and Debit Programs				Purchase		Purchase		Cash		Cash		Accounts	Cards
	GDV (Bil.)	Growth (USD)	Growth (Local)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	(Mil.)	(Mil.)		
APMEA	\$422	20.8%	20.6%	\$287	22.1%	3,487	\$134	17.6%	889	219	241		
Canada	102	11.5%	11.8%	88	12.1%	968	14	9.7%	21	36	42		
Europe	775	18.2%	15.7%	573	15.8%	6,344	202	15.3%	1,077	181	195		
Latin America	184	16.7%	16.2%	96	18.6%	1,790	88	13.7%	570	94	115		
United States	1,054	3.4%	3.4%	856	4.8%	13,726	198	-2.0%	1,019	333	384		
Worldwide	2,537	11.6%	10.9%	1,899	11.3%	26,314	637	9.4%	3,575	864	978		
MasterCard Credit and Charge Programs													
United States	631	-2.2%	-2.2%	547	-0.1%	6,270	84	-13.6%	58	217	260		
Worldwide less United States	1,168	16.5%	15.5%	930	17.5%	10,759	238	8.3%	1,013	438	495		
Worldwide	1,799	9.2%	8.6%	1,477	10.3%	17,029	322	1.5%	1,071	656	755		
MasterCard Debit Programs													
United States	422	13.1%	13.1%	309	14.8%	7,456	114	8.9%	961	116	124		
Worldwide less United States	315	25.2%	21.9%	114	16.3%	1,829	201	25.4%	1,543	93	99		
Worldwide	738	18.0%	16.7%	423	15.2%	9,285	315	18.9%	2,504	208	224		

For the 3 Months ended December 31, 2007											
All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Cash	Accounts	Cards	
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	Trans.			
	(Bil.)	(USD)	(Local)	(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)	(Mil.)	(Mil.)
APMEA	\$100	28.0%	20.4%	\$68	24.1%	807	\$32	13.0%	190	189	207
Canada	27	35.2%	16.7%	24	16.3%	239	4	19.2%	5	30	36
Europe	190	31.9%	18.6%	142	19.3%	1,540	48	16.4%	253	164	177
Latin America	47	28.6%	22.3%	25	26.0%	441	23	18.6%	140	81	99
United States	270	10.7%	10.7%	220	11.9%	3,450	50	5.8%	246	334	392
Worldwide	635	21.3%	15.5%	479	16.6%	6,476	156	12.4%	834	798	911
MasterCard Credit and Charge Programs											
United States	171	7.8%	7.8%	147	8.8%	1,699	24	2.4%	17	228	279
Worldwide less United States	291	30.9%	19.2%	231	21.3%	2,599	60	11.5%	249	399	450
Worldwide	462	21.3%	14.7%	378	16.1%	4,298	84	8.7%	266	628	728
MasterCard Debit Programs											
United States	99	16.2%	16.2%	73	18.9%	1,751	26	9.2%	228	106	113
Worldwide less United States	73	29.4%	20.3%	27	17.1%	427	46	22.3%	339	64	70
Worldwide	172	21.4%	17.9%	100	18.4%	2,178	72	17.2%	567	170	183

For the 3 Months ended September 30, 2007											
All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Cash	Accounts	Cards	
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	Trans.			
	(Bil.)	(USD)	(Local)	(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)	(Mil.)	(Mil.)
APMEA	\$88	23.7%	18.6%	\$60	22.8%	745	\$29	10.7%	176	181	197
Canada	23	21.2%	13.3%	20	14.1%	222	3	8.0%	5	28	34
Europe	170	26.0%	16.3%	125	17.0%	1,446	45	14.4%	250	158	170
Latin America	39	24.3%	20.3%	20	23.9%	393	19	16.8%	129	75	92
United States	256	7.7%	7.7%	205	9.4%	3,225	51	1.2%	250	325	384
Worldwide	576	16.6%	12.8%	430	14.1%	6,031	146	8.9%	811	766	878
MasterCard Credit and Charge Programs											
United States	164	5.4%	5.4%	139	7.1%	1,602	25	-3.3%	18	224	275
Worldwide less United States	257	24.5%	16.6%	201	19.2%	2,408	55	8.1%	245	382	430
Worldwide	420	16.3%	12.0%	340	14.0%	4,009	80	4.3%	263	606	705
MasterCard Debit Programs											
United States	92	12.1%	12.1%	66	14.7%	1,623	26	6.1%	232	100	108
Worldwide less United States	64	25.9%	19.3%	24	15.1%	399	40	22.0%	315	59	64
Worldwide	156	17.4%	15.0%	90	14.8%	2,022	66	15.2%	547	160	172

For the 3 Months ended June 30, 2007											
All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Cash	Accounts	Cards	
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	Trans.			
	(Bil.)	(USD)	(Local)	(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)	(Mil.)	(Mil.)
APMEA	\$83	20.6%	17.7%	\$55	21.6%	706	\$27	10.5%	169	177	193
Canada	22	18.2%	15.6%	19	15.3%	216	3	17.4%	5	28	34
Europe	156	23.3%	14.4%	116	14.8%	1,377	41	13.1%	244	152	164
Latin America	37	27.5%	22.3%	18	24.2%	374	19	20.4%	126	75	91
United States	255	9.9%	9.9%	205	12.4%	3,189	50	0.5%	248	313	374
Worldwide	554	16.4%	13.3%	414	14.9%	5,863	140	8.8%	791	744	856
MasterCard Credit and Charge Programs											
United States	162	5.4%	5.4%	138	7.4%	1,578	24	-4.8%	17	217	269
Worldwide less United States	239	21.7%	15.5%	186	17.8%	2,293	52	8.0%	240	371	418
Worldwide	401	14.5%	11.2%	324	13.1%	3,871	76	3.6%	257	588	687
MasterCard Debit Programs											
United States	93	18.8%	18.8%	67	24.5%	1,611	26	6.0%	231	97	104
Worldwide less United States	60	26.6%	19.7%	22	14.0%	381	38	23.3%	303	60	64
Worldwide	153	21.7%	19.1%	89	21.7%	1,992	64	15.6%	534	156	169

For the 3 Months ended March 31, 2007											
All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Cash	Accounts	Cards	
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	Trans.			
	(Bil.)	(USD)	(Local)	(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)	(Mil.)	(Mil.)
APMEA	\$78	20.6%	18.4%	\$52	21.8%	670	\$26	12.2%	160	171	187
Canada	18	12.7%	14.2%	15	13.8%	188	3	16.4%	5	27	33
Europe	140	25.0%	15.3%	104	15.8%	1,265	36	13.7%	221	145	156
Latin America	34	20.9%	23.0%	16	26.5%	352	18	19.9%	119	72	88
United States	238	15.7%	15.7%	187	18.0%	2,928	51	8.0%	240	310	370
Worldwide	508	19.1%	16.4%	374	18.1%	5,402	134	12.0%	744	724	833
MasterCard Credit and Charge Programs											
United States	148	4.4%	4.4%	124	7.7%	1,424	24	-10.1%	16	215	268
Worldwide less United States	216	21.3%	16.0%	167	18.6%	2,120	49	8.0%	223	358	404
Worldwide	364	13.8%	11.0%	291	13.7%	3,544	73	1.3%	239	574	672
MasterCard Debit Programs											
United States	90	41.1%	41.1%	63	45.5%	1,504	27	31.7%	224	95	102
Worldwide less United States	54	26.3%	21.0%	20	14.4%	354	34	25.3%	281	56	60
Worldwide	144	35.1%	32.8%	83	36.5%	1,858	61	28.1%	505	150	162
For the 12 Months ended December 31, 2007											
All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Cash	Accounts	Cards	
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	Trans.			
	(Bil.)	(USD)	(Local)	(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)	(Mil.)	(Mil.)
APMEA	\$349	23.4%	18.9%	\$235	22.7%	2,928	\$114	11.7%	695	189	207
Canada	91	22.4%	15.0%	78	15.0%	865	13	15.3%	20	30	36
Europe	656	26.8%	16.2%	487	16.9%	5,628	169	14.5%	968	164	177
Latin America	158	25.5%	21.9%	79	25.2%	1,560	79	18.9%	514	81	99
United States	1,019	10.9%	10.9%	817	12.7%	12,792	202	3.8%	983	334	392
Worldwide	2,273	18.4%	14.5%	1,696	15.9%	23,773	576	10.5%	3,180	798	911
MasterCard Credit and Charge Programs											
United States	645	5.8%	5.8%	548	7.8%	6,303	97	-4.1%	68	228	279
Worldwide less United States	1,002	24.9%	17.0%	786	19.4%	9,419	216	9.0%	958	399	450
Worldwide	1,648	16.6%	12.3%	1,334	14.3%	15,722	313	4.5%	1,026	628	728
MasterCard Debit Programs											
United States	373	20.9%	20.9%	269	24.5%	6,489	105	12.5%	915	106	113
Worldwide less United States	252	27.1%	20.1%	94	15.3%	1,562	158	23.1%	1,239	64	70
Worldwide	625	23.3%	20.5%	362	22.0%	8,050	263	18.6%	2,154	170	183

Note that the figures in the preceding tables may not sum due to rounding; growth represents change from the comparable year-ago period.

Footnote

The tables set forth the gross dollar volume (“GDV”), purchase volume, cash volume and the number of purchase transactions, cash transactions, accounts, cards and acceptance locations on a regional and global basis for MasterCard®-branded and MasterCard Electronic™-branded cards. Growth rates over prior periods are provided for volume-based data.

Debit transactions on Maestro® and Cirrus®-branded cards, Mondex® transactions and transactions involving brands other than MasterCard are not included in the preceding tables.

For purposes of the table: GDV represents purchase volume plus cash volume and includes the impact of balance transfers and convenience checks; “purchase volume” means the aggregate dollar amount of purchases made with MasterCard-branded cards for the relevant period; and “cash volume” means the aggregate dollar amount of cash disbursements obtained with MasterCard-branded cards for the relevant period. The number of cards includes virtual cards, which are MasterCard-branded payment accounts in connection with which functional cards are not generally issued. Acceptance locations include merchant locations, ATMs and other locations where cash may be obtained.

The MasterCard payment product is comprised of credit, charge and debit programs, and data relating to each type of program is included in the tables. Debit programs include MasterCard-branded debit programs where the primary means of cardholder validation at the point of sale is for cardholders either to sign a sales receipt or enter a PIN. The tables include information with respect to transactions involving MasterCard-branded cards that are not processed by MasterCard and transactions for which MasterCard does not earn significant revenues.

Information denominated in U.S. dollars is calculated by applying an established U.S. dollar/local currency exchange rate for each local currency in which MasterCard volumes are reported. These exchange rates are calculated on a quarterly basis using the average exchange rate for each quarter. MasterCard reports period-over-period rates of change in purchase volume and cash volume on the basis of local currency information, in order to eliminate the impact of changes in the value of foreign currencies against the U.S. dollar in calculating such rates of change.

The data set forth in the GDV, purchase volume, purchase transactions, cash volume and cash transactions columns is provided by MasterCard customers and is subject to verification by MasterCard and partial cross-checking against information provided by MasterCard’s transaction processing systems. The data set forth in the accounts and cards columns is provided by MasterCard customers and is subject to certain limited verification by MasterCard. A portion of the data set forth in the accounts and cards columns reflects the impact of routine portfolio changes among customers and other practices that may lead to over counting of the underlying data in certain circumstances. In order to provide a true indication of how broadly our cards can be used, MasterCard seeks to provide the most accurate acceptance figures possible and to maintain that MasterCard acceptance is unsurpassed worldwide by periodically validating our results with third parties. The data set forth in the acceptance locations column is derived through a proprietary methodology designed to minimize the impact of multiple acquiring in certain markets. This data is based on information provided by our customers and other third parties and is subject to certain limited verification by MasterCard and partial cross-checking against information provided by MasterCard’s transaction processing systems. All data is subject to revision and amendment by MasterCard’s customers subsequent to the date of its release.

Performance information for prior periods can be found in the "Investor Relations" section of MasterCard's website at www.mastercard.com.

2. Processed Transactions³

The table below sets forth the total number of MasterCard, Maestro, and Cirrus -branded transactions processed by MasterCard Worldwide and growth from the comparable year-ago period. The data includes PIN-authenticated transactions.

Period	Processed Trans. (Mil.)	Growth
2009Q3	5,788	7.6%
2009Q2	5,620	7.7%
2009Q1 ⁽²⁾	5,139	5.7%
2008Q4	5,497	5.9%
2008Q3 ⁽¹⁾	5,377	12.9%
2008Q2	5,218	13.5%
2008Q1	4,862	15.6%
2007Q4 ⁽¹⁾	5,190	17.2%
2007Q3 ⁽²⁾	4,760	13.3%
2007Q2	4,596	15.2%
2007Q1 ⁽¹⁾	4,206	19.4%
FY2007 ⁽¹⁾	18,752	16.2%
FY2008 ⁽¹⁾	20,954	11.7%

3. Cross Border Volume³

The table below sets forth the Cross Border Volume Growth from the comparable year-ago period, on a local currency basis, for all MasterCard-branded programs. The data includes PIN-authenticated transactions that occurred on these cards.

Period	Growth (Local)
2009Q3	-0.3%
2009Q2	-2.1%
2009Q1 ⁽²⁾	-0.6%
2008Q4	7.5%
2008Q3 ⁽¹⁾	18.0%
2008Q2	18.9%
2008Q1	21.9%
2007Q4 ⁽¹⁾	27.0%
2007Q3 ⁽²⁾	19.1%
2007Q2	17.5%
2007Q1 ⁽¹⁾	19.7%
FY2007 ⁽¹⁾	20.9%
FY2008 ⁽¹⁾	16.6%

Notes:

- (1) There was one more processing day in this period vs. the same period the previous year
- (2) There was one less processing day in this period vs. the same period the previous year
- (3) In 2009, we updated our processed transactions numbers and cross border volume growth to exclude a small number of certain transactions that we process, but which are initiated with cards that do not bear any of our brands. All prior period data has been revised to be consistent with this revised methodology. Revenue was not impacted by these changes