

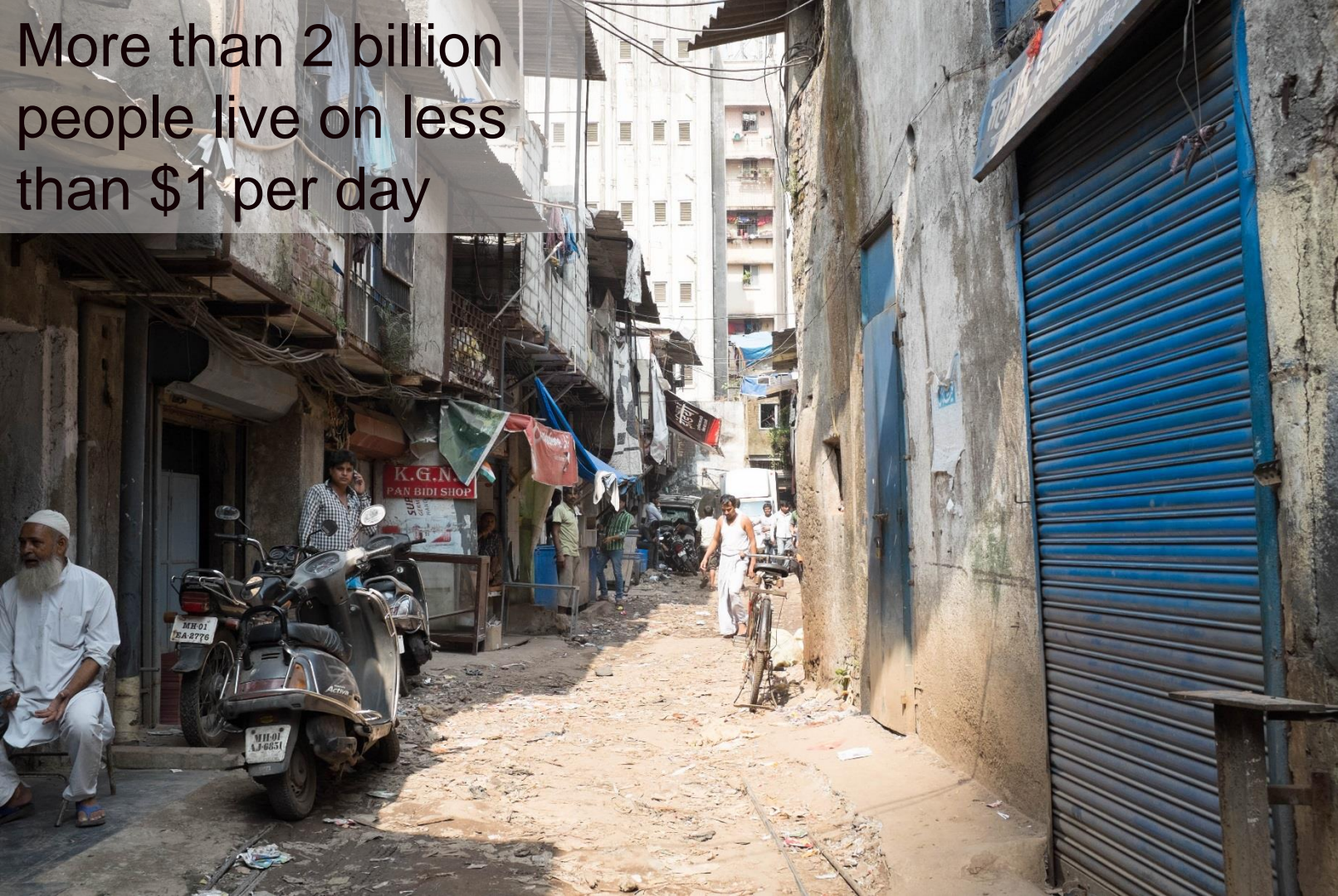


Working toward the SDGs

The Role of the Private Sector

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More than 2 billion people live on less than \$1 per day



1.2 billion people
don't have electricity



There are over 50 million refugees, and those in camps live there for an average of 16 years



Up to 57% of subsidized food grains do not reach the intended beneficiaries



In most regions, less than 1/3 of women have a formal savings account





WORKING TOWARDS THE SUSTAINABLE DEVELOPMENT GOALS

MasterCard technology, expertise and approach to partnership will help scale and implement all 17 sustainable development goals and create a more inclusive economy.

About MasterCard



MasterCard is a technology company in the global payments business



We connect consumers, financial institutions, merchants, governments and businesses worldwide, enabling them to use electronic forms of payment instead of cash and checks



MasterCard does not issue cards, but develops advanced payment solutions and seamlessly processes billions of transactions around the world every year



85% of the world population is still operating in the cash economy. MasterCard is leading the charge to create a better connected world through financial inclusion

1 NO
POVERTY



5 GENDER
EQUALITY



SCALING FINANCIAL INCLUSION AND CHAMPIONING WOMEN IN TECHNOLOGY

- Identity is a starting point, especially for women, and MasterCard is working with governments like Nigeria and Egypt to link government IDs with payments - enabling people to become financially included on a massive scale.
- MasterCard has already helped make the financial system accessible to more than 180 million people previously excluded and we are committed to **connecting 500 million, including millions of merchants**, to the formal economy by 2020.
- MasterCard has created Girls4Tech™, a signature education program based on global science and math standards. Reaching more than 2,400 girls and employees with 28 events in seven countries so far, Girls4Tech encourages girls to pursue careers in science, technology, engineering and math (STEM) fields and challenges them to become the problem solvers of tomorrow.

8 DECENT WORK AND ECONOMIC GROWTH



EMPOWERING PEOPLE THROUGH INCLUSIVE ECONOMIES

- The MasterCard Center for Inclusive Growth was created to focus on long term equitable economic growth of countries and communities. It mobilizes all resources - including data, expertise, technology and philanthropic investments - to advance financial inclusion and engage leaders on the frontlines of inclusive growth. Our goal is to **connect 1 million micro-entrepreneurs to the formal economy by 2020**.

11 SUSTAINABLE CITIES AND COMMUNITIES



DRIVING INCLUSIVE GROWTH THROUGH SMARTER CITIES

- With **more than half the world's population currently living in cities** and urban growth expected to spike in the next 15 years, MasterCard is bringing its global expertise and technology to bear, helping make cities more sustainable and inclusive for citizens in both the developing and developed world.
- MasterCard is helping municipalities around the world to move benefit disbursements from cash to electronic payments.
- Interoperable payments and intelligent demand modulation are a few ways MasterCard is helping cities get smart about congestion.

17 PARTNERSHIPS FOR THE GOALS



LEADING MEANINGFUL PARTNERSHIPS

- 85% of the world's retail transactions are still done in cash and check. MasterCard's network powers 2.1 billion cards in more than 210 countries and territories around the world, and a shift to wider adoption of electronic payments can help governments effectively manage monetary policy, increase domestic revenue and mobilize funds toward development goals.
- MasterCard Aid Network, a new end-to-end technology solution co-created with humanitarian aid organizations, can distribute aid swiftly and safely even in the absence of connectivity. Already tested in field, it has helped 15,000 people in Yemen and 9,000 people in the Philippines receive aid through programs managed by Save the Children and World Vision, respectively.
- In 2013, 80% of capital flows to the developing world came from foreign direct investment, private donations and remittances, and only 14% came from official development assistance. MasterCard believes in a blended finance model that harnesses private sector expertise and resources to scale development goals.

Mobile Money in Egypt

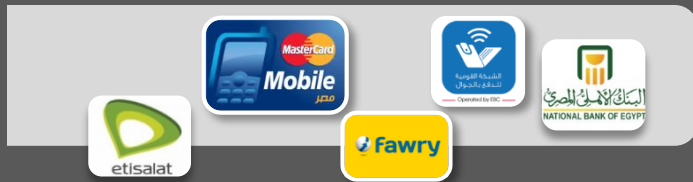
Toward an Inclusive Solution

SUMMARY

- The Central Bank of Egypt and MasterCard partnered to bring financial services to the fingertips of every Egyptian, whilst ensuring that all mobile money providers had interoperable services so that the Egyptian consumer had a suite of services to use

KEY CHALLENGE

- Egypt has around 16 million households. The average household has to deal with around 13 different utility and service providers each with their own requirement
- There are two mobile money providers but no way of transacting between the two services . Limited cash in/out and ATM network and the usefulness to users, especially the underserved



SOLUTION



- The service enables different Egyptian mobile money operators to connect:
 - Transfer money to anyone participating in the service using their mobile phones
 - Load cash on their phones or take out cash through participating banks, mobile network operators, and service branches across Egypt
 - Pay for goods and services in store using their mobile phone
- Open platforms & payment systems drive innovation, access & usage
- Driven by partnership between government, telcos, and merchants

RESULTS

Money Transfers to and from
ANY Mobile Money Wallet

Increase in Service Points:
4,600 ATMs
35,000 POS

Interoperable Cash-in/
Cash-out Network :
17,425 CICOs

MasterCard Aid

The Next Generation of Aid Infrastructure

