



MasterCard

Supplemental Operational Performance Data

Set forth below are tables that provide supplemental information regarding the operational performance results for the three months ended June 30, 2015, as well as the prior nine quarterly reporting periods and the years ended December 31, 2014 and 2013, 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, and cards 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 June 30, 2015

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$344	7.1%	14.9%	\$232	15.4%	2,895	\$112	13.9%	1,055	478	511
Canada	34	3.8%	17.3%	33	19.1%	453	2	-8.2%	6	46	55
Europe	320	-7.0%	16.5%	220	15.0%	4,391	100	19.9%	753	371	388
Latin America	80	-9.5%	14.9%	47	17.9%	1,378	32	10.9%	221	144	164
Worldwide less United States	777	-1.1%	15.7%	531	15.7%	9,117	246	15.6%	2,035	1,039	1,118
United States	364	7.3%	7.3%	310	7.1%	5,580	54	8.0%	344	334	371
Worldwide	1,141	1.4%	12.8%	841	12.4%	14,697	300	14.2%	2,379	1,373	1,489
MasterCard Credit and Charge Programs											
Worldwide less United States	447	-2.9%	11.5%	406	12.7%	5,549	41	0.8%	195	520	586
United States	172	6.7%	6.7%	165	6.4%	1,836	7	13.4%	9	156	188
Worldwide	619	-0.4%	10.1%	571	10.8%	7,385	48	2.6%	203	676	774
MasterCard Debit Programs											
Worldwide less United States	331	1.6%	21.9%	126	26.6%	3,568	205	19.2%	1,840	519	532
United States	192	7.8%	7.8%	145	8.0%	3,744	47	7.3%	336	178	183
Worldwide	522	3.8%	16.3%	271	15.9%	7,312	251	16.8%	2,176	697	715

APMEA = Asia Pacific / Middle East / Africa

For the 3 Months ended March 31, 2015

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$329	8.7%	14.9%	\$220	14.9%	2,658	\$109	14.8%	1,009	462	494
Canada	30	2.2%	15.0%	28	17.2%	393	2	-9.6%	5	45	53
Europe	285	-8.5%	15.0%	200	13.2%	3,938	85	19.7%	667	365	382
Latin America	80	-3.6%	14.1%	48	17.9%	1,331	32	9.0%	213	138	158
Worldwide less United States	724	-0.3%	14.9%	496	14.6%	8,320	228	15.4%	1,894	1,010	1,088
United States	339	6.4%	6.4%	286	6.9%	5,108	52	3.8%	326	328	364
Worldwide	1,062	1.7%	12.0%	782	11.7%	13,428	280	13.1%	2,220	1,338	1,452
MasterCard Credit and Charge Programs											
Worldwide less United States	421	-1.7%	11.0%	382	12.3%	5,157	39	0.0%	185	513	578
United States	152	5.3%	5.3%	146	6.1%	1,609	6	-10.2%	7	153	184
Worldwide	573	0.1%	9.4%	528	10.5%	6,766	45	-1.5%	192	666	762
MasterCard Debit Programs											
Worldwide less United States	302	1.6%	20.8%	113	23.3%	3,163	189	19.3%	1,709	496	509
United States	186	7.4%	7.4%	140	7.8%	3,499	46	6.0%	319	175	181
Worldwide	489	3.7%	15.3%	254	14.3%	6,662	235	16.4%	2,028	672	690

For the 3 Months ended December 31, 2014

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$346	10.7%	15.1%	\$233	14.6%	2,740	\$112	16.1%	1,016	448	479
Canada	35	1.9%	10.4%	33	12.5%	420	2	-16.3%	5	43	52
Europe	346	1.8%	16.2%	234	12.2%	4,042	112	25.4%	719	357	374
Latin America	97	3.1%	15.8%	59	21.8%	1,367	38	7.5%	224	137	157
Worldwide less United States	824	5.5%	15.4%	560	14.2%	8,568	264	18.2%	1,965	985	1,062
United States	348	7.5%	7.5%	298	8.3%	5,301	50	3.5%	325	323	360
Worldwide	1,172	6.1%	13.0%	858	12.0%	13,869	314	15.5%	2,290	1,309	1,422
MasterCard Credit and Charge Programs											
Worldwide less United States	476	2.2%	10.5%	429	11.7%	5,401	47	1.0%	201	511	576
United States	166	6.9%	6.9%	160	8.0%	1,781	6	-15.3%	8	151	182
Worldwide	642	3.4%	9.6%	589	10.7%	7,182	53	-1.2%	209	662	758
MasterCard Debit Programs											
Worldwide less United States	348	10.4%	22.8%	131	23.2%	3,168	217	22.6%	1,764	474	486
United States	182	8.1%	8.1%	138	8.6%	3,520	44	6.8%	318	172	178
Worldwide	531	9.6%	17.3%	269	15.2%	6,687	261	19.6%	2,081	647	664

For the 3 Months ended September 30, 2014

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$340	16.5%	16.6%	\$228	15.5%	2,574	\$112	19.1%	988	433	464
Canada	34	0.4%	5.1%	31	6.5%	393	2	-11.9%	6	41	49
Europe	353	9.8%	12.1%	238	9.2%	3,765	116	18.6%	682	343	359
Latin America	91	9.4%	14.5%	57	19.7%	1,286	35	6.9%	208	132	152
Worldwide less United States	818	12.0%	13.9%	554	12.6%	8,017	264	16.8%	1,883	950	1,025
United States	339	7.6%	7.6%	288	8.2%	5,160	51	4.1%	335	312	347
Worldwide	1,157	10.6%	12.0%	842	11.0%	13,178	315	14.5%	2,218	1,262	1,372
MasterCard Credit and Charge Programs											
Worldwide less United States	476	8.5%	9.9%	427	11.2%	5,168	50	-0.3%	205	504	567
United States	161	6.6%	6.6%	155	7.4%	1,723	6	-10.1%	8	147	177
Worldwide	637	8.0%	9.0%	582	10.1%	6,891	56	-1.5%	213	651	745
MasterCard Debit Programs											
Worldwide less United States	342	17.2%	20.1%	127	17.6%	2,849	215	21.6%	1,678	446	457
United States	178	8.5%	8.5%	133	9.2%	3,437	44	6.5%	328	165	170
Worldwide	520	14.1%	15.8%	261	13.1%	6,286	259	18.7%	2,006	611	627

For the 3 Months ended June 30, 2014

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$321	14.6%	17.9%	\$214	17.6%	2,419	\$107	18.5%	928	417	447
Canada	33	-1.4%	4.9%	31	6.7%	380	2	-14.4%	6	40	48
Europe	344	14.1%	13.1%	233	10.1%	3,575	111	19.9%	669	328	344
Latin America	88	4.3%	13.0%	54	20.1%	1,232	34	3.4%	205	128	148
Worldwide less United States	786	12.4%	14.6%	531	13.8%	7,606	254	16.4%	1,808	913	987
United States	339	9.4%	9.4%	290	10.2%	5,146	50	4.7%	328	304	339
Worldwide	1,125	11.5%	13.0%	821	12.5%	12,752	304	14.3%	2,137	1,217	1,326
MasterCard Credit and Charge Programs											
Worldwide less United States	460	9.1%	11.0%	411	12.5%	4,976	49	0.4%	210	498	562
United States	161	9.8%	9.8%	155	10.3%	1,713	6	-0.9%	7	144	173
Worldwide	622	9.3%	10.7%	566	11.9%	6,689	56	0.3%	217	641	735
MasterCard Debit Programs											
Worldwide less United States	325	17.3%	20.1%	121	18.5%	2,629	205	21.1%	1,598	416	425
United States	178	8.9%	8.9%	134	10.0%	3,433	43	5.6%	321	160	166
Worldwide	503	14.2%	15.9%	255	13.9%	6,062	248	18.1%	1,919	576	591

For the 3 Months ended March 31, 2014

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)		
APMEA	\$303	12.6%	19.2%	\$202	18.7%	2,217	\$100	20.2%	883	401	431
Canada	29	-2.0%	7.2%	27	9.0%	336	2	-9.7%	5	40	48
Europe	312	13.5%	14.6%	212	11.0%	3,246	99	23.3%	596	319	335
Latin America	<u>83</u>	2.8%	15.4%	<u>49</u>	21.8%	<u>1,194</u>	<u>33</u>	7.1%	<u>199</u>	<u>125</u>	<u>144</u>
Worldwide less United States	726	11.1%	16.3%	491	15.0%	6,993	235	19.0%	1,684	885	958
United States	<u>318</u>	8.3%	8.3%	<u>268</u>	8.8%	<u>4,718</u>	<u>50</u>	5.8%	<u>311</u>	<u>300</u>	<u>337</u>
Worldwide	1,044	10.3%	13.7%	759	12.7%	11,711	286	16.5%	1,995	1,185	1,294
MasterCard Credit and Charge Programs											
Worldwide less United States	428	7.6%	12.4%	380	13.4%	4,623	48	4.6%	198	493	557
United States	<u>144</u>	8.0%	8.0%	<u>138</u>	8.0%	<u>1,510</u>	<u>7</u>	8.0%	<u>6</u>	<u>145</u>	<u>176</u>
Worldwide	573	7.7%	11.2%	518	11.9%	6,133	55	5.0%	204	638	733
MasterCard Debit Programs											
Worldwide less United States	298	16.7%	22.4%	111	20.7%	2,370	187	23.4%	1,486	391	401
United States	<u>174</u>	8.5%	8.5%	<u>130</u>	9.6%	<u>3,208</u>	<u>43</u>	5.4%	<u>305</u>	<u>155</u>	<u>161</u>
Worldwide	471	13.6%	16.9%	241	14.4%	5,578	231	19.6%	1,791	546	561

For the 12 Months ended December 31, 2014

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)		
APMEA	\$1,309	13.6%	17.1%	\$878	16.5%	9,949	\$431	18.4%	3,816	448	479
Canada	131	-0.2%	6.9%	122	8.7%	1,529	9	-13.0%	23	43	52
Europe	1,355	9.5%	14.0%	917	10.6%	14,627	438	21.7%	2,666	357	374
Latin America	<u>359</u>	4.9%	14.7%	<u>219</u>	20.8%	<u>5,079</u>	<u>140</u>	6.2%	<u>836</u>	<u>137</u>	<u>157</u>
Worldwide less United States	3,154	10.1%	15.0%	2,136	13.8%	31,185	1,018	17.6%	7,340	985	1,062
United States	<u>1,345</u>	8.2%	8.2%	<u>1,144</u>	8.9%	<u>20,325</u>	<u>201</u>	4.5%	<u>1,299</u>	<u>323</u>	<u>360</u>
Worldwide	4,498	9.5%	12.9%	3,280	12.0%	51,509	1,218	15.2%	8,640	1,309	1,422
MasterCard Credit and Charge Programs											
Worldwide less United States	1,841	6.7%	10.9%	1,647	12.1%	20,168	194	1.4%	815	511	576
United States	<u>633</u>	7.8%	7.8%	<u>607</u>	8.4%	<u>6,727</u>	<u>26</u>	-5.1%	<u>28</u>	<u>151</u>	<u>182</u>
Worldwide	2,474	7.0%	10.1%	2,255	11.1%	26,895	219	0.6%	843	662	758
MasterCard Debit Programs											
Worldwide less United States	1,313	15.2%	21.3%	489	20.0%	11,016	824	22.1%	6,526	474	486
United States	<u>712</u>	8.5%	8.5%	<u>536</u>	9.3%	<u>13,598</u>	<u>175</u>	6.1%	<u>1,271</u>	<u>172</u>	<u>178</u>
Worldwide	2,025	12.8%	16.5%	1,025	14.2%	24,614	999	19.0%	7,797	647	664

For the 3 Months ended December 31, 2013

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)		
APMEA	\$312	14.2%	20.1%	\$211	20.0%	2,266	\$101	20.5%	871	392	421
Canada	35	0.6%	6.6%	32	7.1%	376	3	-0.3%	6	39	47
Europe	340	15.2%	14.0%	230	10.0%	3,378	111	23.4%	618	307	323
Latin America	<u>94</u>	10.3%	17.1%	<u>56</u>	23.4%	<u>1,214</u>	<u>38</u>	8.7%	<u>210</u>	<u>122</u>	<u>141</u>
Worldwide less United States	781	13.5%	16.4%	530	15.0%	7,234	251	19.6%	1,704	860	933
United States	<u>324</u>	7.4%	7.4%	<u>275</u>	7.6%	<u>4,937</u>	<u>48</u>	6.5%	<u>311</u>	<u>297</u>	<u>332</u>
Worldwide	1,105	11.6%	13.6%	805	12.3%	12,171	300	17.2%	2,015	1,157	1,265
MasterCard Credit and Charge Programs											
Worldwide less United States	466	10.4%	13.6%	413	14.3%	4,856	53	8.4%	214	489	552
United States	<u>155</u>	5.6%	5.6%	<u>148</u>	5.7%	<u>1,679</u>	<u>7</u>	4.5%	<u>7</u>	<u>144</u>	<u>175</u>
Worldwide	621	9.2%	11.5%	560	11.9%	6,534	60	7.9%	221	633	726
MasterCard Debit Programs											
Worldwide less United States	315	18.4%	20.8%	117	17.4%	2,379	198	22.9%	1,490	371	381
United States	<u>169</u>	9.1%	9.1%	<u>127</u>	9.8%	<u>3,258</u>	<u>41</u>	6.8%	<u>304</u>	<u>153</u>	<u>157</u>
Worldwide	484	15.0%	16.5%	245	13.4%	5,637	240	19.8%	1,794	524	539

For the 3 Months ended September 30, 2013

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$292	15.8%	21.8%	\$197	21.2%	2,148	\$95	23.0%	807	378	408
Canada	34	4.3%	8.9%	31	9.6%	370	3	1.1%	6	38	46
Europe	322	18.8%	16.6%	218	13.6%	3,241	103	23.4%	596	293	309
Latin America	<u>83</u>	11.0%	16.7%	<u>50</u>	23.9%	<u>1,150</u>	<u>33</u>	7.4%	<u>196</u>	<u>117</u>	<u>137</u>
Worldwide less United States	730	15.9%	18.2%	496	17.2%	6,909	234	20.4%	1,605	827	900
United States	<u>315</u>	8.6%	8.6%	<u>267</u>	9.1%	<u>4,833</u>	<u>49</u>	6.2%	<u>322</u>	<u>288</u>	<u>322</u>
Worldwide	1,046	13.6%	15.2%	763	14.3%	11,742	283	17.7%	1,927	1,115	1,222
MasterCard Credit and Charge Programs											
Worldwide less United States	439	12.3%	15.3%	387	15.9%	4,681	52	11.0%	214	482	545
United States	<u>151</u>	6.9%	6.9%	<u>144</u>	7.4%	<u>1,645</u>	<u>7</u>	-1.9%	<u>7</u>	<u>142</u>	<u>172</u>
Worldwide	590	10.8%	13.0%	532	13.5%	6,326	59	9.3%	221	624	718
MasterCard Debit Programs											
Worldwide less United States	291	21.9%	22.9%	109	22.3%	2,228	183	23.4%	1,391	344	354
United States	<u>164</u>	10.3%	10.3%	<u>122</u>	11.2%	<u>3,188</u>	<u>42</u>	7.7%	<u>315</u>	<u>146</u>	<u>150</u>
Worldwide	455	17.5%	18.1%	231	16.1%	5,416	224	20.1%	1,706	491	504

For the 3 Months ended June 30, 2013

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$280	19.1%	21.3%	\$185	19.1%	1,998	\$95	25.8%	754	366	396
Canada	34	6.1%	7.5%	31	7.9%	353	3	3.5%	6	37	45
Europe	301	14.5%	14.0%	206	11.4%	3,041	95	20.1%	564	279	295
Latin America	<u>84</u>	17.1%	16.7%	<u>49</u>	19.6%	<u>1,083</u>	<u>35</u>	12.8%	<u>197</u>	<u>114</u>	<u>133</u>
Worldwide less United States	699	16.1%	16.8%	472	14.9%	6,475	227	21.0%	1,521	797	869
United States	<u>310</u>	6.5%	6.5%	<u>263</u>	6.7%	<u>4,727</u>	<u>48</u>	5.1%	<u>316</u>	<u>280</u>	<u>316</u>
Worldwide	1,009	13.0%	13.4%	734	11.8%	11,201	275	17.9%	1,838	1,077	1,185
MasterCard Credit and Charge Programs											
Worldwide less United States	422	12.2%	13.7%	371	13.9%	4,439	51	11.9%	211	475	538
United States	<u>147</u>	3.3%	3.3%	<u>141</u>	3.9%	<u>1,591</u>	<u>6</u>	-8.6%	<u>6</u>	<u>140</u>	<u>172</u>
Worldwide	569	9.7%	10.8%	511	11.0%	6,030	57	9.2%	217	615	710
MasterCard Debit Programs											
Worldwide less United States	277	22.8%	21.9%	101	18.6%	2,036	177	23.8%	1,310	321	331
United States	<u>163</u>	9.5%	9.5%	<u>122</u>	10.1%	<u>3,136</u>	<u>41</u>	7.6%	<u>310</u>	<u>140</u>	<u>144</u>
Worldwide	441	17.5%	17.0%	223	13.8%	5,172	218	20.4%	1,621	462	475

For the 3 Months ended March 31, 2013

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$269	20.0%	22.1%	\$178	19.4%	1,839	\$91	27.6%	705	353	383
Canada	30	2.8%	3.5%	27	3.8%	304	3	-0.2%	6	41	50
Europe	275	13.3%	12.9%	191	10.2%	2,726	84	19.8%	493	267	283
Latin America	<u>81</u>	10.8%	15.0%	<u>48</u>	18.2%	<u>1,020</u>	<u>33</u>	10.6%	<u>186</u>	<u>112</u>	<u>130</u>
Worldwide less United States	653	15.1%	16.3%	443	14.1%	5,889	210	21.1%	1,390	773	845
United States	<u>294</u>	3.6%	3.6%	<u>246</u>	4.5%	<u>4,361</u>	<u>48</u>	-0.7%	<u>301</u>	<u>278</u>	<u>316</u>
Worldwide	947	11.3%	12.0%	689	10.5%	10,250	258	16.4%	1,691	1,050	1,162
MasterCard Credit and Charge Programs											
Worldwide less United States	398	11.2%	12.9%	350	13.2%	4,083	48	10.7%	193	474	537
United States	<u>134</u>	1.5%	1.5%	<u>127</u>	2.4%	<u>1,438</u>	<u>6</u>	-13.7%	<u>6</u>	<u>138</u>	<u>173</u>
Worldwide	532	8.6%	9.8%	478	10.1%	5,522	54	7.1%	199	612	710
MasterCard Debit Programs											
Worldwide less United States	255	21.7%	22.0%	93	17.9%	1,806	162	24.6%	1,197	299	309
United States	<u>160</u>	5.5%	5.5%	<u>119</u>	6.9%	<u>2,922</u>	<u>41</u>	1.6%	<u>295</u>	<u>140</u>	<u>143</u>
Worldwide	415	14.9%	15.1%	212	11.4%	4,728	203	19.1%	1,492	439	452

For the 12 Months ended December 31, 2013

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$1,152	17.1%	21.3%	\$771	19.9%	8,251	\$381	24.1%	3,136	392	421
Canada	131	3.4%	6.7%	121	7.2%	1,403	11	1.0%	24	39	47
Europe	1,238	15.5%	14.4%	845	11.3%	12,386	393	21.8%	2,271	307	323
Latin America	<u>342</u>	12.2%	16.4%	<u>204</u>	21.4%	<u>4,467</u>	<u>139</u>	9.8%	<u>789</u>	<u>122</u>	<u>141</u>
Worldwide less United States	2,864	15.1%	16.9%	1,941	15.3%	26,507	923	20.5%	6,220	860	933
United States	<u>1,243</u>	6.6%	6.6%	<u>1,051</u>	7.0%	<u>18,857</u>	<u>192</u>	4.2%	<u>1,250</u>	<u>297</u>	<u>332</u>
Worldwide	4,107	12.4%	13.6%	2,992	12.3%	45,364	1,115	17.3%	7,470	1,157	1,265
MasterCard Credit and Charge Programs											
Worldwide less United States	1,725	11.5%	13.9%	1,521	14.3%	18,059	203	10.4%	831	489	552
United States	<u>587</u>	4.4%	4.4%	<u>560</u>	4.9%	<u>6,353</u>	<u>27</u>	-5.0%	<u>26</u>	<u>144</u>	<u>175</u>
Worldwide	2,312	9.6%	11.3%	2,081	11.6%	24,412	230	8.4%	857	633	726
MasterCard Debit Programs											
Worldwide less United States	1,139	21.1%	21.9%	420	19.0%	8,448	720	23.6%	5,389	371	381
United States	<u>656</u>	8.6%	8.6%	<u>491</u>	9.5%	<u>12,504</u>	<u>165</u>	5.9%	<u>1,224</u>	<u>153</u>	<u>157</u>
Worldwide	1,795	16.2%	16.7%	910	13.7%	20,952	885	19.9%	6,613	524	539

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 and cards 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 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 that do not generally have physical cards associated with them.

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. All data is subject to revision and amendment by MasterCard’s customers subsequent to the date of its release.

2. Processed Transactions

The table below sets forth the total number of transactions processed by MasterCard and growth from the comparable year-ago period.

Period		Processed Trans. (Mil.)	Growth
		Value	Nominal
2015Q2		12,012	13.2%
2015Q1		11,035	12.0%
2014Q4		11,562	11.5%
2014Q3		10,964	9.7%
2014Q2		10,609	12.0%
2014Q1		9,849	13.8%
2013Q4		10,372	12.6%
2013Q3	(1)	9,997	15.3%
2013Q2		9,476	11.0%
2013Q1	(2)	8,656	12.2%
FY 2014		42,983	11.6%
FY 2013		38,500	12.8%

3. Cross Border Volume

The table below sets forth the Cross Border Volume Growth from the comparable year-ago period, on a local currency basis and U.S. dollar-converted basis, for all MasterCard-branded programs.

Period		Growth (Local)	Growth (USD)
2015Q2		16.8%	1.2%
2015Q1		18.9%	3.4%
2014Q4		18.6%	9.3%
2014Q3		14.7%	13.8%
2014Q2		15.6%	16.2%
2014Q1		17.2%	15.2%
2013Q4		17.7%	17.0%
2013Q3	(1)	19.5%	19.4%
2013Q2		17.4%	16.9%
2013Q1	(2)	15.9%	15.2%
FY 2014		16.4%	13.5%
FY 2013		17.7%	17.2%

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

4. Maestro Cards

The table below sets forth the total number of Maestro Cards and growth from the comparable year-ago period.

Period	Cards (Mil.)	Growth
2015Q2	701	0.5%
2015Q1	698	-0.2%
2014Q4	700	-0.6%
2014Q3	700	0.0%
2014Q2	698	0.3%
2014Q1	699	0.9%
2013Q4	705	1.8%
2013Q3	700	1.9%
2013Q2	696	2.4%
2013Q1	693	3.0%
FY 2014	700	-0.6%
FY 2013	705	1.8%