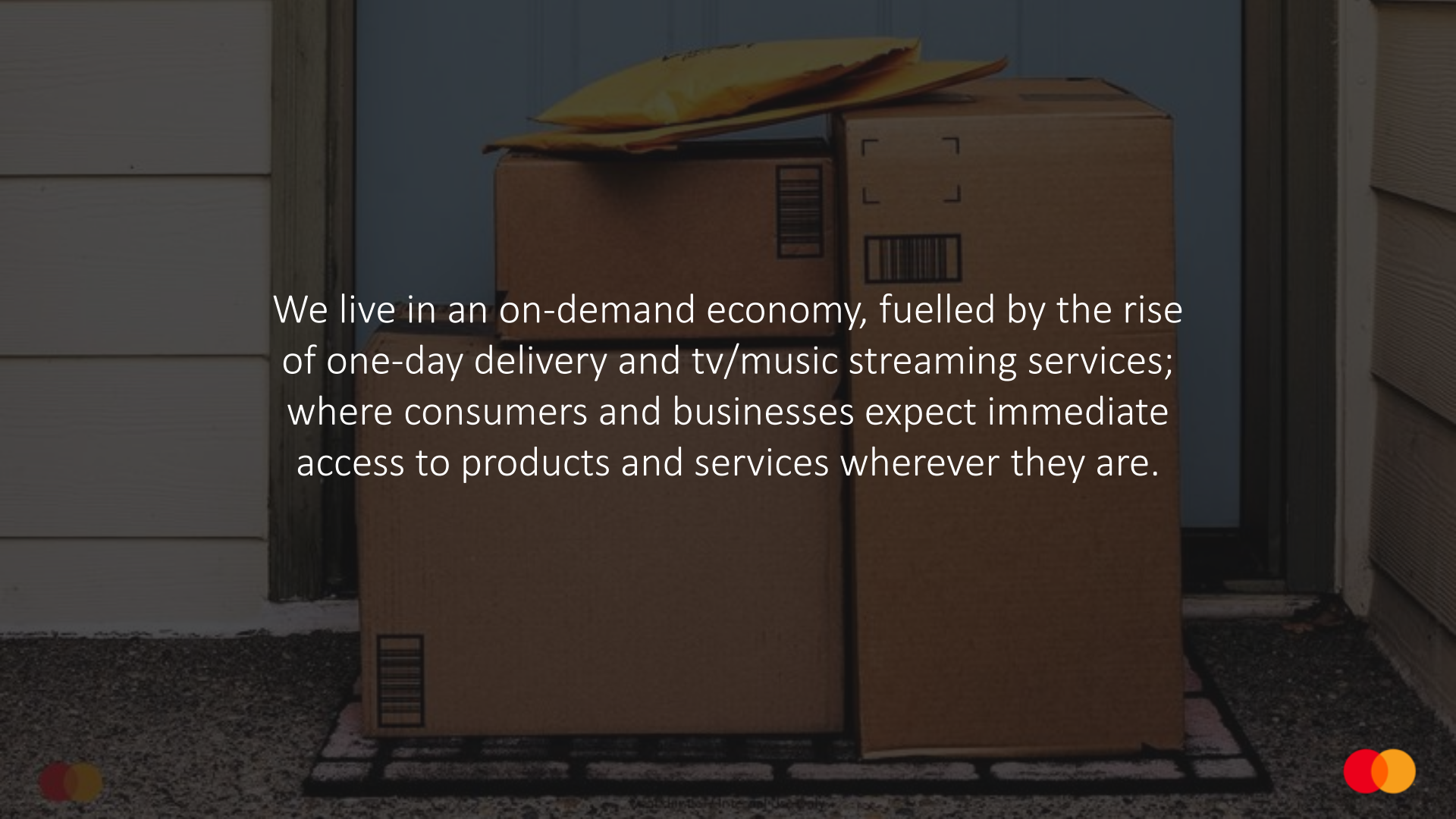




Mastercard as a Supplier to the Norwegian Finance Industry

Powering an inclusive, digital economy that benefits everyone, everywhere by making transactions safe, simple, smart and accessible

Wenche Eline Fagereng, Mastercard Payment Services Infrastructure AS



We live in an on-demand economy, fuelled by the rise of one-day delivery and tv/music streaming services; where consumers and businesses expect immediate access to products and services wherever they are.



Leading Mastercard's diversification beyond cards

Mastercard is a multi-rail company, providing fast solutions that work for bank account, digital wallet/account, and card-based payments.

Enabling payment choice and flexibility for our customers' customers



We deliver our solutions through our customers



Our customers want to innovate, simplify and modernize payments, and increase security – to be more successful in serving their end users



Consumers want choice and flexibility in how they pay/receive payments



Businesses want payment efficiency, certainty, and to have rich data transmitted with payments



Governments want help with their national payment and financial inclusion agendas

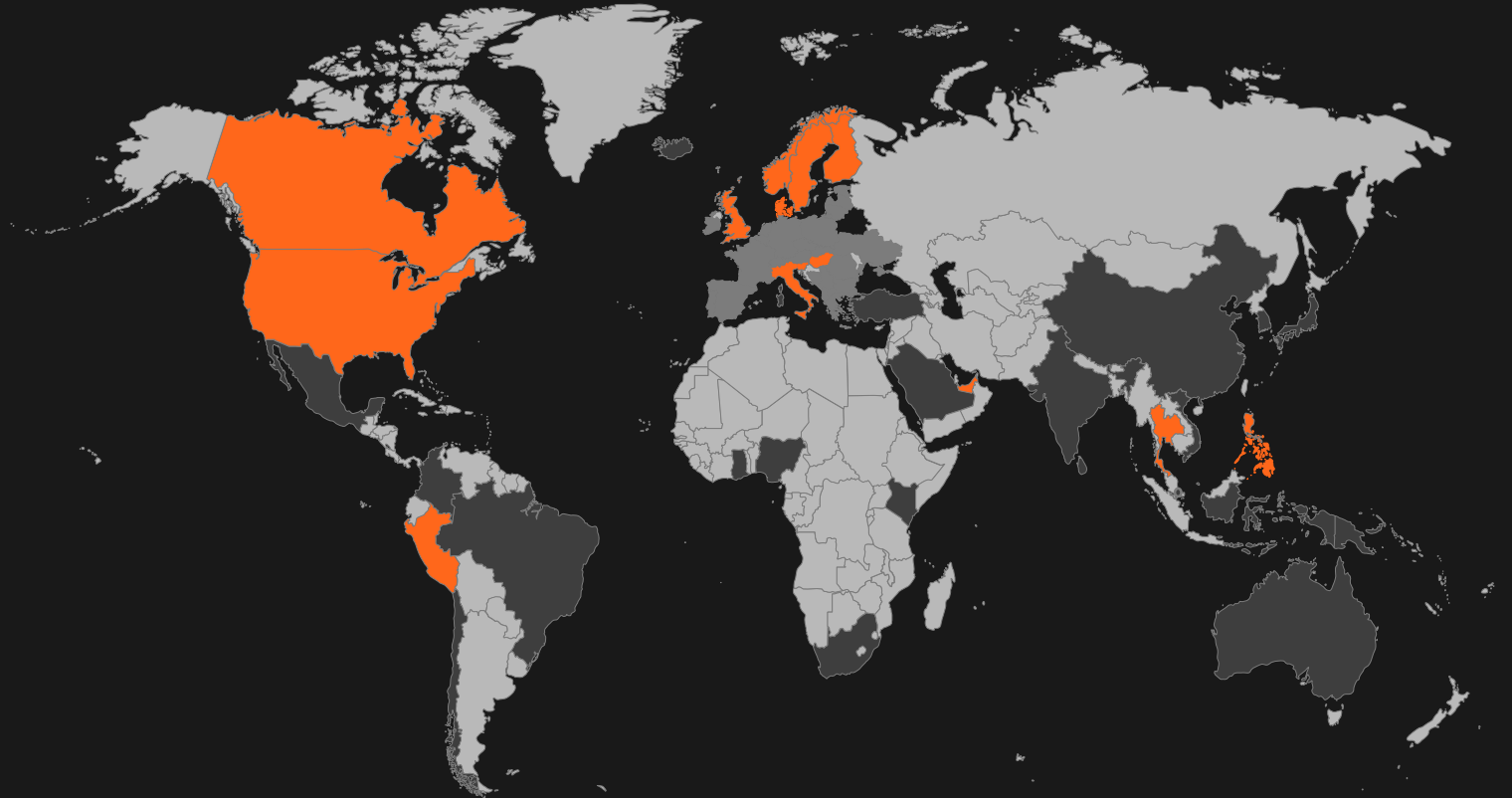


Real-time payments adoption is accelerating globally

**+/- 60
countries**

**Speed is
becoming a
norm**

**Value
added
services**



So what does this mean for Norway

**Continued
investment in
the Nordics**

**Greater access
to new
innovations**

**Enhanced
security, safety
and resilience**



A global force for good

New
innovations
to drive
sustainability

Financial
inclusion for
the un- and
underbanked

Leading by
example



Committed to Norway



“We are a multi-rail company – this deal further demonstrates the strength of our strategy, staying ahead of the changing landscape, delivering essential choice to banks, businesses and consumers.”

MICHAEL MIEBACH
CEO, Mastercard