



MasterCard
Worldwide



Titanium MasterCard™—Asia Pacific, Middle East, and Africa Region

**The Perfect Accessory
for Trendsetters**



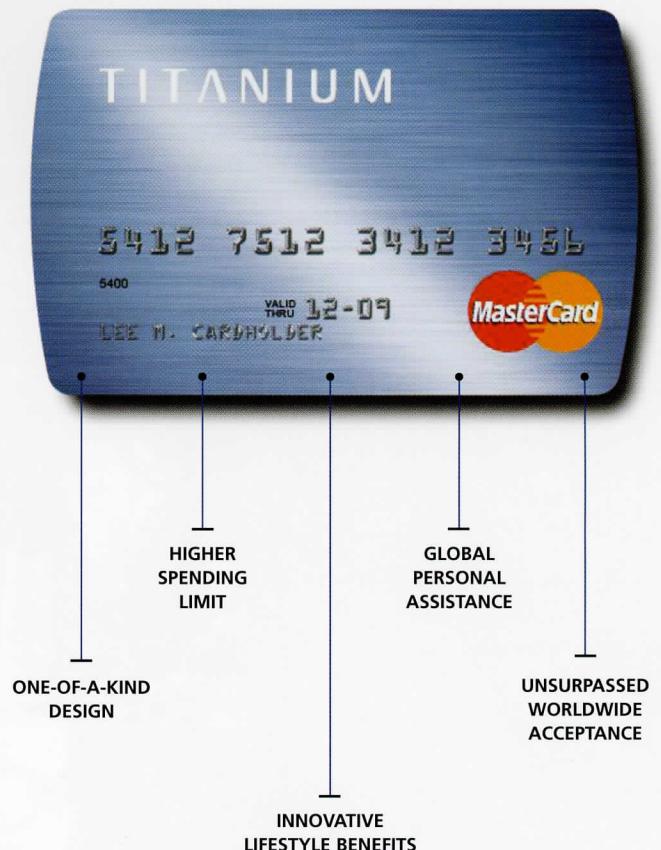
The **shape** of things to come.

Today's young professionals want style as well as substance. Titanium MasterCard™ is the first card of its kind to offer them both. It provides a higher spending limit and a distinct set of benefits that appeal to these trendsetters. It is for people who seek out the latest in fashion, food, technology, and travel.

A card as forward-looking as its target market.

Titanium MasterCard is designed to fill a space between Gold and Platinum cards. It reflects the self-image of the emerging affluent consumer—strong, confident, distinctive—truly in a class by itself.

This premium card program can help issuers capture a significant share of the emerging affluent segment by appealing to their sophisticated tastes and their demand for exceptional benefits, from higher spending limits to worldwide personal assistance. The program includes a host of core, upscale features and benefits, plus a collection of lifestyle features tailored to the attitudes and priorities of this young, emerging affluent segment.



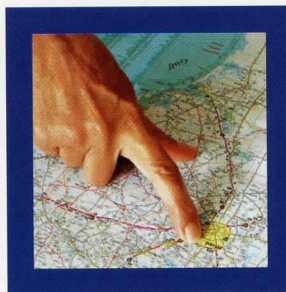
An up-and-coming demographic that expects more.

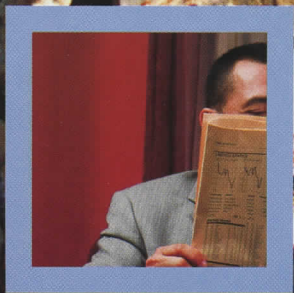
The emerging affluent segment represents people who are established in their careers and confident about their future. They are a new generation of consumers without the traditional associations with old money. They are avant-garde adventurers who like to try new things and they are world travelers who venture into new territory for both business and leisure. These consumers expect to succeed and anticipate building on their own definitions of personal success in years to come.

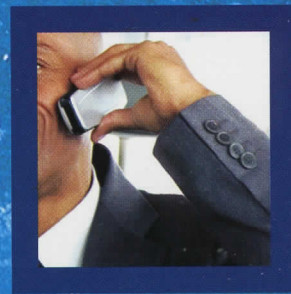
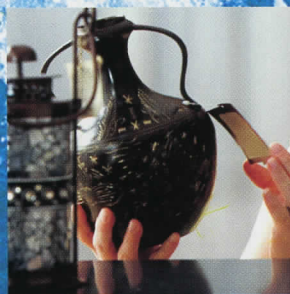
Which makes this an ideal opportunity for you to start a unique relationship with them—by signaling that you understand their dreams and their demands, and by offering a card that captures their imagination. In the process, you can also capture a substantial share of this important segment—and grow GDV as they grow into their affluent way of life.

Who is the Titanium cardholder?

- 1 Exuberant, daring, and inquisitive
- 2 Upwardly mobile
- 3 Stylish
- 4 Culturally astute
- 5 Tech savvy
- 6 Well traveled
- 7 Likes insider access
- 8 Demanding







Key features make Titanium a must-have accessory.

Each of the following features is required for the Titanium MasterCard program. They were selected based on research that indicates which services are most attractive to the emerging affluent segment. For a full list of required and optional features for the program, see the chart on the back page.

MasterCard Global Service™

Cardholders traveling abroad can call this hotline day or night, 365 days a year, to report a lost or stolen card, get their card replaced, get an emergency cash advance, or locate nearby ATMs.

MasterCard Concierge

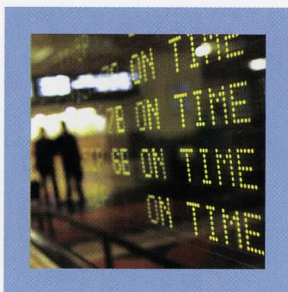
Cardholders can call toll-free, 24/7, for personal attention and assistance that goes far beyond transportation arrangements and hotel reservations. With it, they can get into the hottest restaurants, locate hard-to-find collectibles, order tickets to major concerts and sports events, and get help on the road if they have car trouble.

MasterCard Concierge even provides legal referrals, interpreters, and emergency household services, from plumbers to electricians. It's like having a full-time personal assistant as close as the phone.

MasterCard Moments

MasterCard Moments works in partnership with select merchants to provide exclusive, value-added packages to cardholders. Treat cardholders to luxuriant lifestyle perks designed for them to enjoy with their friends and family. The program specializes in helping cardholders create memorable moments at the spa, the golf course, a favorite restaurant, a high-end retailer, or a host of other places where access and luxury matter.

You can download design templates and partner logos from mastercardmoments.com to help in promoting special offers to your cardholders.



Exceptional customer service is key

Titanium cardholders enjoy a higher level of personal attention, thanks to dedicated customer service representatives capable of answering virtually any question and solving virtually any customer problem.

It provides an added level of confidence and comfort to the cardholder—they'll know that having Titanium MasterCard with them means instant access to a knowledgeable assistant who can satisfy their every need.

Sensational benefits make this card **one of a kind.**

The Titanium cardholder stands out in the crowd—and so must the benefits of his or her card. While financial success is important to this market, money isn't everything. They have an intense aesthetic sensibility—these consumers like looking good, and they like to be seen in the right restaurant, with the right people, in the right clothes. The five categories of special privileges from Titanium MasterCard reflect this image-conscious attitude. You can offer benefits in one, several, or all of these areas—and we can help you make the right selections.

Electronics

The emerging affluent love new technology—from the latest PDA and other mobile devices, to high-end audio and video accessories and new, fully loaded cars.

Titanium alerts them to the latest gadgets and gets them into auto dealerships to be the first to test-drive new models. They get previews of new home design and furnishing lines and insider access to new technology before it reaches the general public.

Fashion

Titanium cardholders get exclusive access to next year's fashions, previews of new jewelry and perfume collections, and invitation-only sales at their preferred retailers.

Airport lounge access

Through Priority Pass™ airport lounge access, you have the option to offer cardholders access to more than 500 VIP lounges in major airports in over 90 countries worldwide. No matter which airline, class of travel, or frequent flyer membership, cardholders enjoy all of the privileges of an airport lounge—including its special status of convenience.

Wellness

This category helps Titanium cardholders look and feel their best, with access to the latest health, wellness, and therapeutic treatments, cosmetic dentistry, dermatology, and plastic surgery.

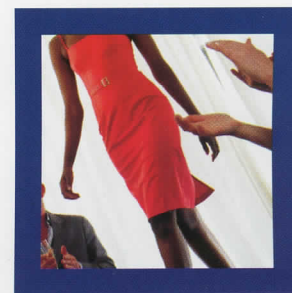
It also looks out for their financial fitness by providing wealth management workshops and special rates on investment products.

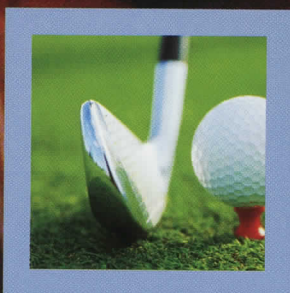
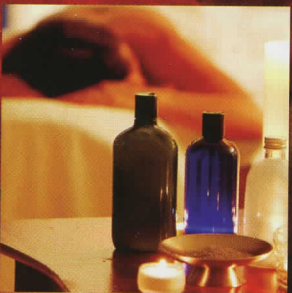
Entertainment

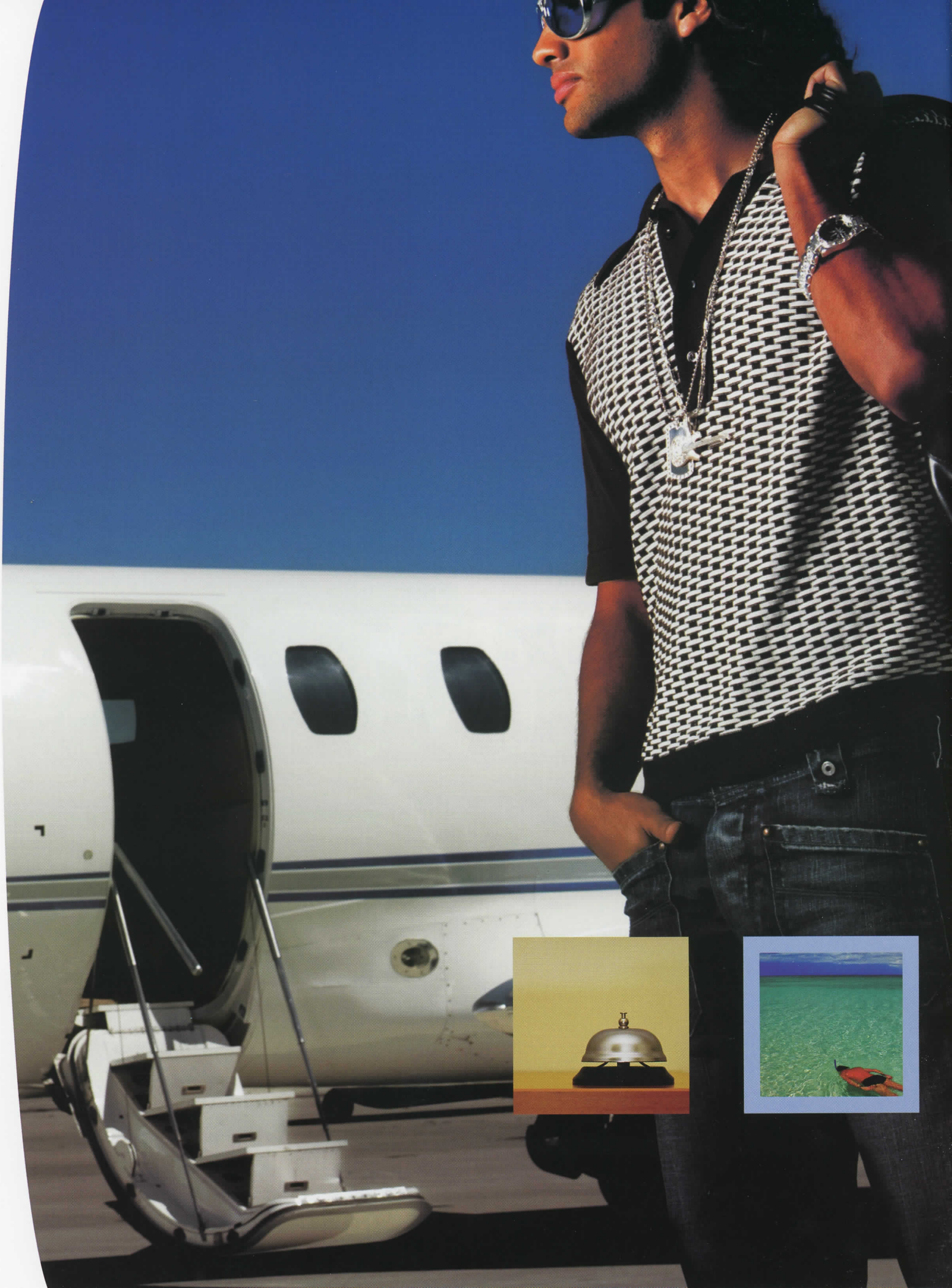
Cardholders get priority access to top clubs and special seating at big-name concerts and events, plus special membership rates at luxury spas. They can also enjoy special invitations to movie premieres.

Travel

Cardholders have privileged access to the most popular destinations in the emerging affluent demographic. Access to sporting events like Formula One racing and members-only golf courses, plus special deals and rates on new hotels in exotic destinations.







Build a relationship that will yield even bigger returns.

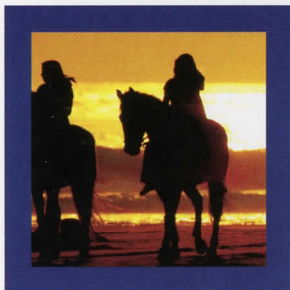
There's a new class of consumers on the rise, and you can benefit from their growth and prosperity by winning them over today.

MasterCard has been helping issuers further differentiate themselves for years, and Titanium MasterCard is the latest example of that continuing effort. No other card in the world today can match Titanium in its appeal to a promising consumer segment that's outgrown Gold and isn't yet drawn to Platinum.

From its distinctive shape and design, to its unique collection of lifestyle privileges, Titanium MasterCard can help issuers reach this discriminating audience and build a relationship that will continue to yield ever-bigger returns in years to come.

Find out more.

For questions or product requirements in your market, contact your MasterCard Relationship Manager.



A dedicated BIN ensures program integrity and consistency

A unique BIN and product code lets issuers treat emerging affluent customers in specific ways and measure the effectiveness of a program.

To distinguish Titanium from other card programs, MasterCard has reassigned specific account ranges to Titanium account ranges in your region. This will make it easier to keep Titanium MasterCard cardholders distinct from other customer segments and add their accounts to your portfolio without the need for reprogramming. All you need to do is code your system to recognize card programs based on product code instead of BIN range.

Features and benefits at a glance

Here's a breakdown of the required features for Titanium MasterCard.

	FEATURES AND BENEFITS	TITANIUM REQUIREMENTS
Financial	• Minimum Credit Limit	• Varies by market
Access to Premium Experiences	• Concierge Service	• Varies by market—provided by MasterCard
	• MasterCard Moments	• Required—provided by MasterCard
	• Lifestyle Privileges – Electronics – Fashion – Wellness – Entertainment – Travel	• Required—provided and funded by the issuer
Customer Service	• MasterCard Global Service™ – Global Access (Acceptance and cash access) – Lost/Stolen Reporting – Emergency Card Replacement – Emergency Cash Advance	• Required—available through MasterCard
Card Specifications	• Mandatory Card Design	• Use of program name and card design are required
	• Dedicated BIN or recoded BIN	• Required
	• Product Code	• MCT