

As the world gets smaller and smaller thanks to advances in technology, the opportunities increase for new connections among people, cultures and economies that may have never previously interacted.

Technology gives us new ways to interact with each other and new ways to transact.

Simply put, technology is providing people with new ways to improve their lives.

These advancements in technology also affect the way we deliver on our core activities. Today, it's important that companies act to not only deliver on their business objectives but also have a positive impact on the world around them.

The principle of doing well and doing good holds true for every single person or organization. It's an especially powerful principle for business and the private sector today. In a business sense, it's the idea that the private sector can be a force for growth and a force for good.

At MasterCard, we do not see the two concepts as mutually exclusive. Rather, we believe that a force for good is also a force for good business. As a result, there is a business case that can be made for making the world a better place.

We are responsibly managing our environmental footprint, looking for opportunities to take thoughtful, practical and cost-effective actions to address issues such as greenhouse gas emissions and other related areas. You can read more about our current sustainability efforts under the "Sustainability" section at our website.

As important, we remain committed to driving equitable and sustainable economic growth and financial inclusion globally.

We are working with customers, partners and governments to connect the underserved to formal financial services. We believe that enabling these vulnerable and marginalized communities to access these services is more than just the "right thing to do" — it is vital to the future of a vibrant modern economy.

It was just one year ago at the International Monetary Fund/World Bank Spring Meeting where we committed to bring an additional 500 million people into the financial mainstream. Our progress is significant, with more than 200 million already connected from 1,000-plus government and nongovernmental organization programs in 60 countries.

Ensuring the ability to create, grow and sustain requires a commitment beyond words in a mission statement. They are ingrained in our culture and represent a significant part of our corporate strategy.

Doing so is the only way that we will be able to drive toward making the right impact and ensuring future growth.



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**Ajay Banga**  
President and CEO