



Tone of voice guidelines

We need to be consistently
distinctive at every
touchpoint

—

visual and **verbal**



That means
defining how
our personality
"sounds" by
codifying how
we write and
speak through
our **tone of voice**

OUR VISION

Powering economies and
empowering people

OUR CULTURE

Mastercard Way:
Do the right thing for
customers and each other.

- Create Value
- Grow Together
- Move Fast

OUR POSITIONING

Connecting everyone to
priceless possibilities

OUR PERSONALITY

Purposeful

We do what we do with
good reason—leveraging
our expertise and deep
understanding of others to
ground every action in
meaning and prioritize
impact in all we do.

Dynamic

With original thinking and
constant curiosity, we
creatively and
courageously forge new
paths forward to find a
better way and create a
better tomorrow for
everyone.

Uplifting

We see the potential—in
people, in opportunities,
in the world. By shining a
light on what's possible,
we draw others in and
build strong, positive
relationships.

Authentic

We believe in being true to who
we are and aligned with the
values that define us—because
it's how we honor what makes
us different: our humanity and
our capacity to truly connect.



Tone of voice is **how** we say what we say

It's the rhythm, punctuation, sentence structure, and word choices that bring Mastercard to life across everything we write and say—our website, advertising, social media posts, presentations, podcasts, and more.

Derived from our personality, our tone-of-voice guidelines will codify our brand voice and help our brand show up distinctly and cohesively everywhere we go.



We've built our voice to be:

Ownable

- Feels uniquely and distinctly Mastercard
- Brings the expression of Mastercard and Priceless closer together by building from the evolved personality attributes

Actionable

- Provides clear instruction for utilization
- Can be understood and deployed by employees across teams, with writers as the core audience

Flexible

- Can flex across all potential audiences such as consumer, internal, and B2B
- Can flex across topics and contexts

Enduring

- Balances timeless guidance with contemporary considerations



Our framework is made up of four elements

As outlined previously, we have four personality traits.

For each trait we'll share...

1. TOV principle description

A translation of the personality attribute into imperatives for writing that unpack and expand on the meaning of the attribute as it relates to language

2. Flex guardrails

A comparative tool that fine-tunes the parameters of our voice to illustrate how it can stretch, depending on our objective, audience, and context

3. Principles in practice

Style guidelines that provide specific instructions on writing structure and language use to make the principles more actionable

EXAMPLE

Dynamic writing has energy and versatility. It never stands still. Like our inquisitive minds, it adapts to the story, foregrounding ideas and enhancing emotions



APPROACH	WRITING TIPS
Match the energy of the writing to the intent. If we need to inspire and excite, use a snappier rhythm and more evocative adjectives. To build anticipation or expectation, use dramatic verbs and bold statements.	<ul style="list-style-type: none">Use questions to set up stories and give meaningful, insightful (sometimes unexpected) answers. <i>"What's next for A.I. in the connected economy?"</i> <i>"What makes an unforgettable afternoon?"</i>Start some sentences with conjunctions. It makes your writing sound more human. <i>"And, of course, finish with plenty of laughter and a story to take home."</i>



Why flex guardrails?

Our voice needs more flex than most.

All brands need some flex in their voice. Mastercard takes that a step further. We need a voice that can tell all kinds of stories, to all kinds of audiences.

From technical guidance for business customers to inspiring and exciting stories from our sustainability work. From the priceless to the precise to personal. It all has to sound like us.

For each of our personality traits we've defined the verbal "spectrum" where we want to play. Everything we write will land somewhere on this spectrum. But exactly where will depend on the communication objective, audience and context.

1. TOV principle description

A translation of the personality attribute into imperatives for writing that unpack and expand on the meaning of the attribute as it relates to language

2. Flex guardrails

A comparative tool that fine-tunes the parameters of our voice to illustrate how it can stretch, depending on our objective, audience, and context

3. Principles in practice

Style guidelines that provide specific instructions on writing structure and language use to make the principles more actionable

EXAMPLE

Dynamic writing has energy and versatility. It never stands still. Like our inquisitive minds, it adapts to the story, foregrounding ideas and enhancing emotions



APPROACH

Match the energy of the writing to the intent. If we need to inspire and excite, use a snappier rhythm and more evocative adjectives. To build anticipation or expectation, use dramatic verbs and bold statements.

WRITING TIPS

- Use questions to set up stories and give meaningful, insightful (sometimes unexpected) answers.
"What's next for A.I. in the connected economy?"
"What makes an unforgettable afternoon?"
- Start some sentences with conjunctions. It makes your writing sound more human.
"And, of course, finish with plenty of laughter and a story to take home."



Let's start with
Purposeful



Purposeful writing has intent. A job to do. And no matter what that job is—taking our audience on a sensorial journey or demystifying a new technology—we should be clear and declarative.

WE'RE ALWAYS...

Precise

Making singular, unambiguous points

Ensure:

Clarity above all else, especially when explaining technical information, or communicating a difficult message (e.g., a service outage).

"Enjoy priceless culinary experiences tailored to you."

BUT CAN FLEX TO...

Motivating

Sharing a point of view and an emotive call-to-action

Ensure:

When we want to stir a response, for example when talking about a new priceless experience, or inspiring engagement in a charity initiative.

"Make memories à la carte with priceless culinary experiences, crafted to your unique palate."

✗ AND AVOID...

Being too pushy

Our intentionality cannot feel too forward or insistent, too preachy or self-righteous. We don't tell our audience what to do. Only what we make possible. We don't demand action, we inspire it. And we don't assert that our way is the only way..

"Check out our priceless culinary experiences for the best in dining or cooking at home. Get booking now."

Purposeful writing has intent. A job to do. And no matter what that job is—taking our audience on a sensorial journey or demystifying a new technology—we should be clear and declarative. So how do we do it?

APPROACH

Build from a big idea.

Have a clear story to tell, and a precise outcome in mind whenever and wherever you write for the brand.

WRITING TIPS

EXAMPLE

<ul style="list-style-type: none">• "Showing" is better than "telling." Instead of saying we go above and beyond, share stories of how.	<i>"Whether it's financial inclusion, the right nutrition, or necessary medical care, we're connecting organizations with donors, and those in need with assistance."</i>
<ul style="list-style-type: none">• Be concise. The fewer words you use to land your point, the greater the impact.	<i>"There's just one thing missing. You."</i>
<ul style="list-style-type: none">• Keep to one key point per paragraph and create clean, uncluttered sentences.	<i>"We're watching a tech revolution unfold in real time."</i>
<ul style="list-style-type: none">• Write like experts with a point of view. Avoiding words that sound unsure like "could," "might" and "maybe."	<i>"Mastercard secures our entire payments ecosystem with end-to-end encryption, tokenization, authentication, and more."</i>



Moving onto **Dynamic**



Dynamic writing has energy and versatility. It never stands still. Like our inquisitive minds, it adapts to the story, foregrounding ideas and enhancing emotions.

WE'RE ALWAYS...

Responsive

In conversation with the audience

Ensure:

Communication should feel personal and direct.

"It's like having exact change wherever you go, but even faster and more convenient than cash. Use anywhere you see the Contactless symbol at checkout."

BUT CAN FLEX TO...

Expressive

Elevating the energy of a story

Ensure:

When we want to paint a vivid picture or turn up the volume on an exciting story or experience.

"Speedier than cash and smoother than searching for your card. With contactless payments get ready to breeze through checkout with just a tap and a smile. Welcome is the future of payment – today."

✗ AND AVOID...

Being too playful

Dynamism gives us the freedom to bring rhythm and energy, but we never go to extremes. Be especially mindful of meme language or cracking jokes.

"Cha-chinggg! Forget fumbling for bills or counting pennies – this is like having magic money up your sleeve! See that fancy Contactless symbol at checkout? That's your cue to unleash a payment at supersonic speed."

Dynamic writing has energy and versatility. It never stands still. Like our inquisitive minds, it adapts to the story, foregrounding ideas and enhancing emotions.

So how do we do it?

APPROACH

Match the energy of the writing to the intent.
If we need to inspire and excite, use a snappier rhythm and more evocative adjectives.
To build anticipation or expectation, use dramatic verbs and bold statements.

WRITING TIPS

EXAMPLE

<ul style="list-style-type: none">• Use questions to set up stories and give meaningful, insightful (sometimes unexpected) answers.	<p><i>"What's next for A.I. in the connected economy?"</i> <i>"What makes an unforgettable afternoon?"</i></p>
<ul style="list-style-type: none">• Start some sentences with conjunctions. It makes your writing sound more human.	<p><i>"And, of course, finish with plenty of laughter and a story to take home."</i></p>
<ul style="list-style-type: none">• Vary sentence length to create rhythm.	<p><i>"A.I. is transforming data into possibilities and opportunities we'd never imagined. In every industry."</i></p>
<ul style="list-style-type: none">• Use syntax, word choice and active "-ing" verbs to convey motion and progress	<p><i>"We're using A.I. to make 'what if?' into 'what now?'"</i></p>



And lastly,
Uplifting



Uplifting writing is warm, intelligent and constructive. It feels personal, using clear and inclusive language that unites and connects with our audience. And it always starts with empathy.

WE'RE ALWAYS...

Accessible

Easy to read
and understand

Ensure:

Our writing feels friendly
and accessible.

"Wherever you eat, you can help support @SU2C every time you dine out, take out, or check out."

BUT CAN FLEX TO...

Optimistic

Full of positive energy

Ensure:

When we want to create a sense of hope and excitement for the future.

"You can help support @SU2C every time you dine out, take out, or check out. The strength of us: priceless."

✗ AND AVOID...

Being overly sympathetic

Empathy not sympathy. We don't condescend, we never assume, and we don't project experiences onto our audience.

"Support people less fortunate than you every time you dine out, take out, or checkout. Saving lives is priceless."



Uplifting writing is warm, intelligent and constructive. It feels personal, using clear and inclusive language that unites and connects with our audience. And it always starts with empathy.

So how do we do it?

APPROACH

Anchor your writing in possibility and potential. We open doors for people to create and contribute to our shared future.

If it's not possible to be positive, be clear and kind.

WRITING TIPS

EXAMPLE

<ul style="list-style-type: none">• Use everyday language and avoid corporate jargon.	<i>"We use our technology to spot unusual patterns of activity and identify fraud before it reaches your business."</i>
<ul style="list-style-type: none">• Use contractions and personal pronouns to make it feel intimate and conversational.	<i>"What makes an unforgettable afternoon? We think we've found the recipe."</i>
<ul style="list-style-type: none">• Use active voice—it's more energetic.	<i>"The technology is used to..." feels passive and abstract compared to "We use our technology to..."</i>
<ul style="list-style-type: none">• Avoid "but," "never" and "not only... but also" if there's a positive word or structure available.	<i>"Contactless payment puts you in control and protects your data though enhanced security."</i>



Our voice
at a glance



Mastercard tone of voice

Purposeful

We do what we do with good reason—leveraging our expertise and deep understanding of others to ground every action in meaning and prioritize impact in all we do.

Purposeful writing has intent. A job to do. And no matter what that job is—taking our audience on a sensorial journey or demystifying a new technology—we should be clear and declarative.

PRECISE

MOTIVATING

- "Showing" is better than "telling"
- Be concise
- Keep to one key point per paragraph
- Write like experts with a point of view
- Cut out any words that sound unsure

Dynamic

With original thinking and constant curiosity, we creatively and courageously forge new paths forward to find a better way and create a better tomorrow for everyone.

Dynamic writing has energy and versatility. It never stands still. Like our inquisitive minds, it adapts to the story, foregrounding ideas and enhancing emotions.

RESPONSIVE

EXPRESSIVE

- Use questions to set up stories
- Start some sentences with conjunctions
- Vary sentence length
- Use syntax and word choice that convey motion and progress

Uplifting

We see the potential—in people, in opportunities, in the world. By shining a light on what's possible, we draw others in and build strong, positive relationships.

Uplifting writing is warm, intelligent and constructive. It feels personal, using clear and inclusive language that unites and connects with our audience. And it always starts with empathy.

ACCESSIBLE

OPTIMISTIC

- Use everyday language and avoid corporate jargon
- Use contractions and personal pronouns
- Use positive phrasings and active voice
- Avoid "but," "never," "not only... but also"
- Say it like you would to a friend

Best practices

Tips for crafting good writing that everyone should keep top-of-mind



BUILD YOURSELF A BRIEF

Before you draft messaging or content for Mastercard, define these criteria. They form your "brief" to yourself.

After you have your first draft, sense-check it against the same brief—are you on brief?

OBJECTIVE

- What do you want your audience to think, feel and do after reading your content?
- What is the single most important thing you want them to take away from it?

AUDIENCE

- Who are you talking to?
- Are they internal or external?
- What do they want or need to hear and in what order?
- What is their level of technical understanding?

CONTEXT

- Where will your content be seen? Is it a social post? A newsletter?
- Are there language, word-count or dwell-time limitations that apply?
- Is it regional, or global?

FLEX

- Given the criteria above, where are you aiming to land for each of the Mastercard tonal spectrums?



ONCE YOU'RE ON BRIEF

Work through this final best practices checklist:

- **Am I explaining things as simply as I possibly can?**
Meet your audience where they are in topic and language understanding.
- **Are there words or phrases that I can cut?**
Scrutinize adjectives, metaphors and similes, in particular.
- **Does it feel digestible?**
Look for opportunities to break up long blocks of text with bullet points, paragraphs and line breaks.
- **Does it feel like Mastercard?**
Ensure all three personality attributes are coming through.
- **Does it flow naturally when you read it out loud?**
Listen for repetitions, things that don't make sense or words and phrases you trip over.



Channel specific guidance

High-level direction for how to flex the TOV based on context across key channels and audiences



Channel specific guidance

Instagram/ Tik Tok/Facebook

DO THIS MORE...

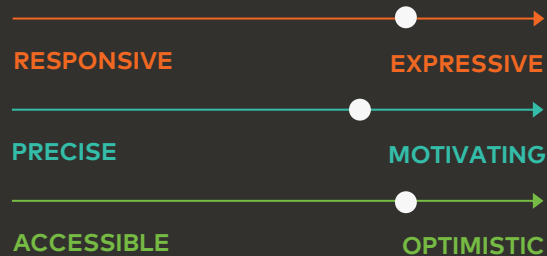
- Aim for short and snappy sentences
- Use shorthand, emojis, and vernacular when appropriate
- Keep it casual—don't slip into formal language

DON'T WORRY ABOUT...

- Getting every detail across

AND REMEMBER...

- Stay true to our voice in the comments, too
- Engage with culture—brands, celebrities, ambassadors, and trending topics—in real time



LinkedIn

DO THIS MORE...

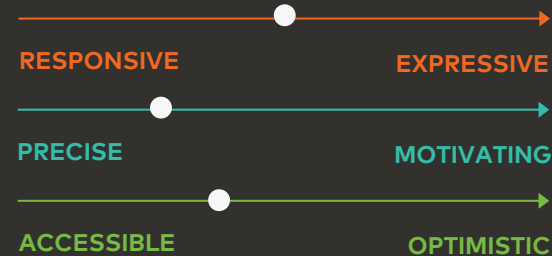
- Keep the sentences short
- Stick to one key point per paragraph
- Write like experts with a point of view

DON'T WORRY ABOUT...

- Being too concise—there's room to tell a story

AND REMEMBER...

- Use everyday language



Recruitment

DO THIS MORE...

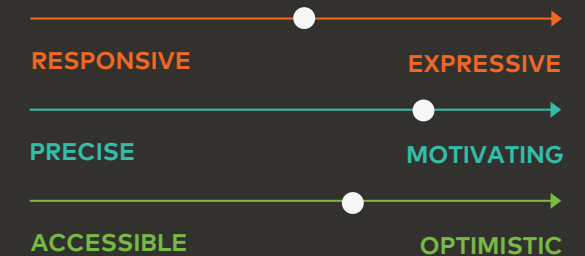
- Be personal—'we' and 'you' is more welcoming
- Sound human—contractions, start sentences with 'And', 'But'
- Dial up the positivity and energy by painting a picture of a place your ideal candidate wants to work

DON'T WORRY ABOUT...

- Saying too much, details matter

AND REMEMBER...

- Pull people in with a question or statement that encourages action



Channel specific guidance

B2B/Products & Services

DO THIS MORE...

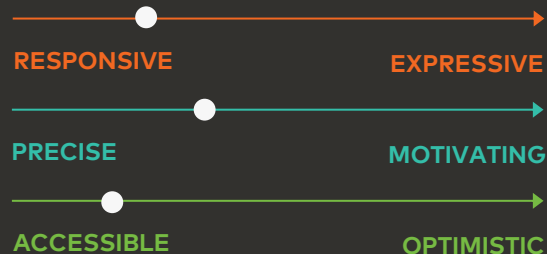
- Use syntax or words that convey motion or progress
- Find moments to speak directly to people
- Keep it simple and straightforward

DON'T WORRY ABOUT...

- Saying too little—clarity is most important

AND REMEMBER...

- Avoid corporate jargon—business audiences are still people



Priceless Experiences / Sensory Activations

DO THIS MORE...

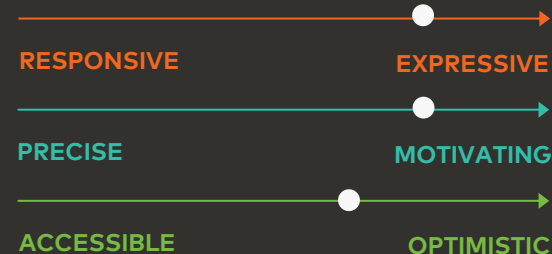
- Use positive phrasings and active voice
- Vary sentence lengths to add rhythm
- Aim for everyday language

DON'T WORRY ABOUT...

- Having an opinion, focus on creating a sense of possibilities

AND REMEMBER...

- Describe the experience to help people feel a part of it



Internal Communication

DO THIS MORE...

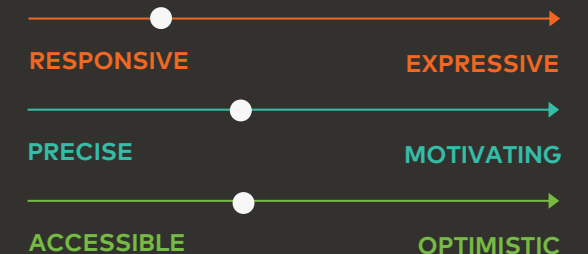
- Stay in our voice, not a generic corporate one
- Use short sentences
- Put the key point first

DON'T WORRY ABOUT...

- Creating rhythm or using metaphors and similes

AND REMEMBER...

- Paragraph breaks and bullet points make texts easier to read





Thank you