

# Brand Expression Guide





# Foreword

Our brand is one of the most recognized in the world, but we need to continue to nurture and refine its expression in order to differentiate ourselves in a rapidly changing marketplace.

Mastercard is a very different company from when it started over fifty years ago, let alone the last five. We have evolved into a forward-thinking, human-centered technology company committed to doing well, by doing good, and building connections between individuals, businesses, and organizations to make payments safe, simple, and smart.

To be truly good at what we do, we've learned that people and their desires must be at the center of technological innovation. Now, as the digital revolution brings change even faster, we recognize that our human-centered approach is more important than ever.

Expressing ourselves—what we care about, what makes us unique, how we apply our values to what we create—brings us back to our brand and a simple human desire: to convey who we are in a way that builds trust and cultivates emotional connections with people.

In these pages, we're proud to share how we can further elevate and differentiate our Brand Expression through great design.



**Raja Rajamannar**  
Chief Marketing  
& Communications Officer

"We have evolved into a forward-thinking, human-centered technology company committed to doing well, by doing good, and building connections between individuals, businesses, and organizations to make payments safe, simple, and smart."



# Why this guide

Since launching our brand design system in 2016, we've been listening to and learning from our internal and external partners to better understand how the original Brand Design Style Guide has played out in practice, globally. Thanks to those conversations, we've identified what is most effective for driving more quality and consistency in our Brand Expression.

This guide is concerned with helping you learn to "see" what a uniquely ownable expression of our brand through design is, so you can make confident choices that will lead to greater quality and consistency in our communications and experiences.

For those of you who are new to Mastercard, consider this your introduction to the ingredients of our visual identity and how they can be used. For everyone else, we hope it will reintroduce and inspire a whole new way of thinking about Brand Expression and how great design can elevate how Mastercard shows up in the world.





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# 01

## **Brand Expression**

What it is and  
why it matters





# Why Brand Expression matters

The business landscape is becoming more complex. Technology is changing at a rapid pace. Data and AI are creating altogether new opportunities for relevance and service. Fintechs are launching potentially disruptive innovations.

And the benchmarks for consumer expectations are at an all-time high. In this environment, differentiating our brand has never been more important.

But true differentiation is hard. In today's world, consumers have much higher expectations of quality, value, and trust. Their perception of value is no longer just about cost, it emerges from the sum of interactions they have with a product, service, or brand. Each interaction informs an understanding of who they're doing business with and what that company stands for. And this understanding plays

into the decisions people make about whether to buy a product, stick with a brand, or do business with a company.

Growing and sustaining our competitive advantage depends on the quality of products and services we create as well as the impressions we leave with our customers and the end-consumers of our products. So where and how can we influence those perceptions?

Leadership brands create meaning and reinforce how they're different by fully leveraging all aspects of Brand Expression.

The product design, packaging, marketing communications and customer experiences all collaborate to deliver a total brand experience that influences customer loyalty, willingness to pay a premium, and positive impressions that lead to brand trust.

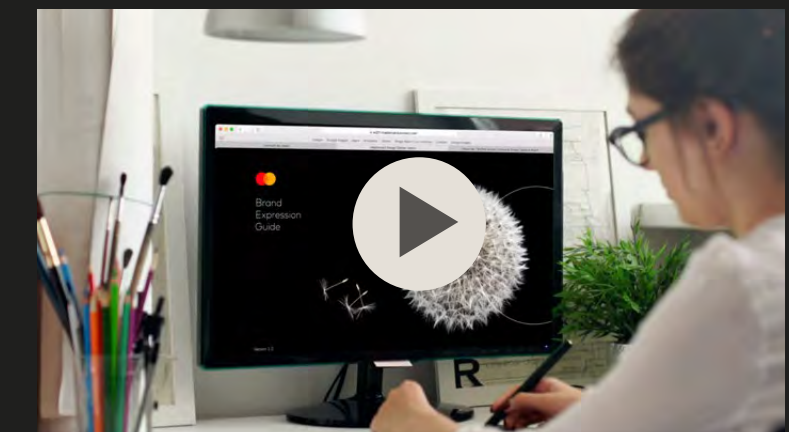
As an employee or agency partner, every choice you make can influence what a person thinks about Mastercard. In order to strengthen and differentiate our brand in the minds of people, we need to be very intentional about what we say, what we do, and how we do it. For our customers as well as consumers.



## At the Design Center

Watch the Brand Expression video:

▶ **Brand Expression video**



If there's something not covered in this chapter, or you have questions write to us at:

**[askdesigncenter@mastercard.com](mailto:askdesigncenter@mastercard.com)**



# The promise that unifies our identity

Trust grows from clarity and consistency in what we say and what we do. As a company, we seek to act from a shared set of values and speak with one voice. That starts with being clear with ourselves about who we are and what we do, what we care about, and why we're unique.

First and foremost, Mastercard is a technology company that makes payments safe, simple, and smart through human-centered innovation. Our overarching purpose is to do well by doing good. And we do that by building connections between individuals, businesses, and organizations because we believe in human enrichment and enablement.

When we think of our brand, we think of it as a promise we make to our customers and consumers. Our promise is delivered, every day and everywhere, in the way we are **Connecting People to Priceless Possibilities™**. It's the bedrock under the products and experiences we create, and what makes us different from other companies.

To bring our promise to life, we thought deeply about the value we provide and what we care most about as a company. Four pillars of our brand promise stood out:

## INCLUSION

Every digital device has the potential to drive commerce. But we're doing more than simply digitizing the tools—we're extending them to those outside the system. We understand, that to thrive, the "Internet of Everything" needs the "Inclusion of Everyone." It's human enablement on a global scale.

## INNOVATION THAT MATTERS

We're innovating faster than ever before. In fact, we've helped drive more payments innovation in the past five years than in the previous fifty.

We're thinking differently, and designing products differently, such as new human-centered innovations that go beyond the moment of payment.

## SAFETY IN THE WORLD

As commerce becomes less dependent on cash, it makes life safer for everyone. We're converging the mosaic of fragmented digital payments into a seamless, secure system. These innovations are advancing social progress, improving lives, and resulting in a system that can be trusted throughout the world.

## ENRICHING EXPERIENCES

Above all, it's the experiences we share that inspire and connect us to one another. By bringing to life our vision of a world beyond cash, we're expanding the possibilities for deeper connections and amazing experiences for everyone throughout the world.



# Personality attributes

To help us convey what motivates us and how we behave as a brand, we also defined our personality traits.

Each of these attributes points to the spirit and intention behind what it means to be "on-brand."

## FORWARD-THINKING

We're driven by exploring new possibilities, imaginatively combining them with our own experience and expertise to create technology that can seamlessly and intuitively unlock brighter futures for everyone.

---

## SOPHISTICATED

We're straightforward in our approach and elegant in our execution. We stand apart by bringing ideas to life in inspiringly simple ways through knowledge, ingenuity and attention to craft.

---

## INCLUSIVE

We try to see the world through other people's eyes, knowing that genuine partnership and collaboration make us stronger than we are alone. Transparency and openness help us build trusted connections with everybody in everything we do.



# Our ingredients

To express ourselves with one voice, we have crafted a set of ingredients that, when purposefully applied, come together to differentiate our Brand Expression.

Our strategy was to create a visual language flexible enough to work for any type of communication or audience, and still be recognized as unmistakably Mastercard. But to get there requires great design.

Symbol



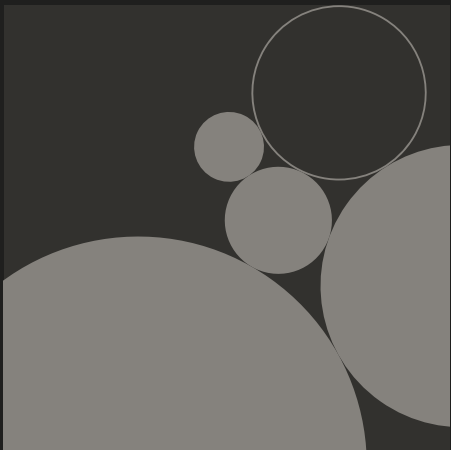
Sonic branding



Tone of voice



Brand Circles



Color



Typography



Icons



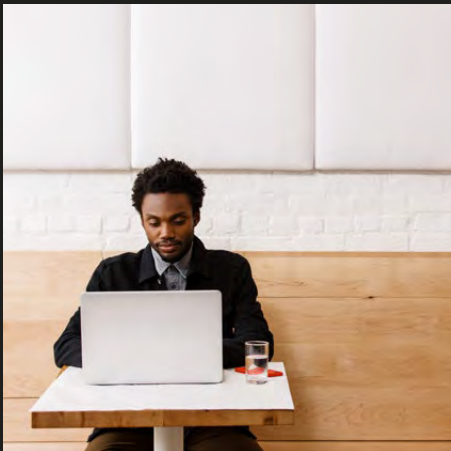
Illustration



Information design



Photography



Animation



Digital design system





# The role of design

On the surface, it's easy to think about design as what something looks like. That's just style. Good design starts with the problem to solve, seeks to understand the needs of people, and is intentional about creating emotional connections and real value with clarity, simplicity, and, yes, style. When you think of Apple the essence of the brand comes through its design.

That's why we say that great branding and design are inseparable. It's not just about following a set of guidelines for fonts and colors; it's about creating a lasting impression that embodies who we are and what we stand for in the way we show up in the world.

Imagine yourself planning a gathering for friends at your home. You might be the kind of person who wants to make sure that the house is not a mess, that the right books are visibly on display, that you have food people are going to like which also feels a bit special.

You're going to think about the music to play, the kind of mood you want to evoke, and whether or not to keep the dog out of sight. Every choice you make is a reflection of you.

The same goes for our brand.

A design-led approach to Brand Expression is about being intentional in our decisions. It's about having empathy for our audience and continually looking for ways to make things better understood, more enjoyable, more useful, more inspirational. If we can't find a reason behind the design decisions we make, it's not going to be good design.

In addition to having purposeful intentions, the Mastercard design aesthetic should reflect the following key principles, which should be used when creating or evaluating the quality of design.

## SIMPLICITY

- Simplicity welcomes users in and invites easy engagement.
  - Our communications don't exist in isolation—they compete in a digital and print onslaught.
  - Our communications should feel open and uncomplicated in the information storm we face every day.
- 

## BALANCE

- Balanced elements and layouts guide the eye through a clear hierarchy of information.
  - Thoughtfully arranged elements make it possible to scan a communication.
  - This helps readers instantly understand the purpose and focus.
- 

## CLARITY

- Clarity of purpose should imbue the entirety of a communication.
- Every design choice is an opportunity to express the core idea.
- Clear communications are more relatable, genuine, and human—they respect the reader's attention.



# Bringing it all together

Delivering a differentiated and unified Brand Expression, globally, requires cross-functional collaboration within Mastercard, partnership on the part of our agencies, and leaders who are committed to delivering creative excellence.

It also requires rigorous evaluation of three critical aspects of our communications and experiences in the development process. For everything we create we need to ask ourselves: Does this reflect a clear strategy? Is this on-brand? Is this good design?

The following pages are meant to help you cultivate an intuitive sense for how to answer the questions of brand and design. Whether you are someone accountable for an initiative, managing a project, or creating and designing yourself, we invite you to join our relentless pursuit of quality in the way we show up in the world as Mastercard.

Does it bring to life what we stand for by reflecting our brand personality of forward-thinking, sophisticated and inclusive?





# 02

**Tone of voice**

Communicating  
with character





# Communicating with character

Our tone of voice is our verbal identity, expressing who we are and what we stand for in everything we say and write. Our tone of voice isn't "what" we say, it's "how" we say it. When executed well, it helps us stand out, communicate effectively, and engage people in meaningful conversations.

UNIQUELY MASTERCARD

Our personality attributes—forward-thinking, sophisticated, and inclusive—are the impressions that we want people to take away from their experiences with us, and they form the foundation of our tone of voice. To help us create these impressions, we translated our personality attributes into verbal characteristics that help us speak and write in the way we want to sound.

DID YOU KNOW?

In a world shifting to voice-activated commands, having a distinct tone of voice is critical to creating a holistic, future-proofed brand experience. By 2020, it's predicted that 30% of all searches will be done without a screen, with voice alone.<sup>1</sup>

Forward-thinking  
 Sophisticated  
 Inclusive



# How we sound

Each of our personality attributes dials up a different part of who we are. It's only when we combine them that they form our balanced tone of voice.



## At the Design Center

Here is the full tone of voice guide:

[↴ Tone of voice guide](#)

If there's something not covered in this chapter or you have questions write to us at:

[askdesigncenter@mastercard.com](mailto:askdesigncenter@mastercard.com)

Personality attributes  
 How we behave as a brand

Verbal characteristics  
 How we bring our personality to life in our speaking and writing

FORWARD-THINKING

**IS**  
 Explorative  
 Confident  
 Optimistic

**ISN'T**  
 Erudite  
 Eager  
 Conservative

SOPHISTICATED

**IS**  
 Discerning  
 Considered  
 Direct

**ISN'T**  
 Elaborate  
 Subtle  
 Arrogant

INCLUSIVE

**IS**  
 Empathetic  
 Approachable  
 Attainable

**ISN'T**  
 Individualistic  
 Brash  
 Disconnected



TONE OF VOICE

Forward-thinking

Explorative Confident Optimistic

STRUCTURE

Start with an engaging question

"How do you trust someone you don't know, can't see and isn't present in person?"

Rewrite challenges as opportunities

"Many organizations haven't figured out how to best use their data yet. But data holds huge potential to transform our society and businesses."

LANGUAGE

Use inspiring emotive language to set scene

"We are at the dawn of the next industrial age..."

Use future tense to show confidence instead of conditional tense

"we will...", not "we could..."

Sophisticated

Discerning Considered Direct

STRUCTURE

Use short pithy phrases to land a point

"This is only the beginning."

State our beliefs with confidence

"Digital identity requires a collective effort by both existing stakeholders and new innovators."

LANGUAGE

Use -ing verbs (present participles) to build momentum

"We're driving security and innovation beyond cards."

Start sentences with but, and, because or so (conjunctions) to change pace

"But is it being used in the right way now?"

Inclusive

Empathetic Approachable Attainable

STRUCTURE

Break down dense or complex information into approachable chunks

Using bullet points or short sentence paragraphs.

Start with the benefit to people and/or society, rather than the business

"Data can make citiesmore convenient for their people and more efficent for society."

LANGUAGE

Use conversational contractions

"What's next?"

Use approachable personal pronouns

"We have a real opportunity to transform digital engagement."



03

**Our Symbol  
and Brand Mark**

Our face  
to the world





# Our face to the world

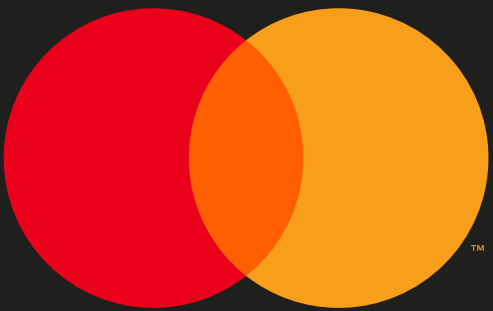
Our Symbol and Brand Mark are the visual signifiers of our brand and our most important brand assets. Wherever and however we interact with people, our brand assets are recognized for the connections we make possible, and trusted for the safe, simple, and secure payments we provide.

**UNIQUELY MASTERCARD**

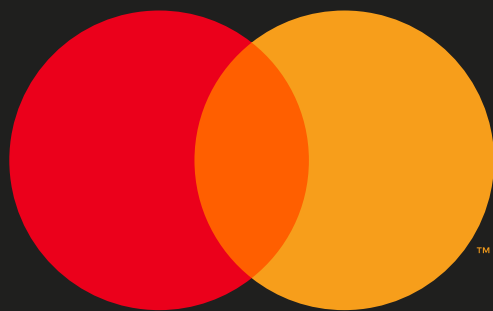
Evolving this identity to include the Symbol without the word Mastercard preserves our iconic foundation, provides a crisper look that signals modernity, simplicity, and flexibility more suited for digital channels.

**DID YOU KNOW?**

In our global market research, we found that an astonishing 81% of consumers spontaneously recognized our red and yellow interlocking circles without the word Mastercard. To date, our marks appear on over 2.5 billion cards<sup>2</sup> and at over 50 million merchant locations around the globe.



Mastercard Symbol



Mastercard Brand Mark (Vertical)



Mastercard Brand Mark (Horizontal)



## OUR SYMBOL

# Signal acceptance

We use our Symbol to signal secure payments in physical and digital contexts, all around the world.





## OUR SYMBOL

# Unify our experience

We use our Symbol to create a consistent brand experience across all audiences, regions, and touchpoints, both internally and externally.





## OUR SYMBOL

# Create awareness

Our Symbol features prominently in real-world environments, on signage and merchandise to reinforce the brand and drive relevance. It is optimized for ideal visibility everywhere.





## OUR SYMBOL



# Identify products and services

We use our Symbol to identify all our products and services under one brand. As we innovate and extend our reach into new lines of business and across digital, the meanings of our Symbol will stretch and grow.



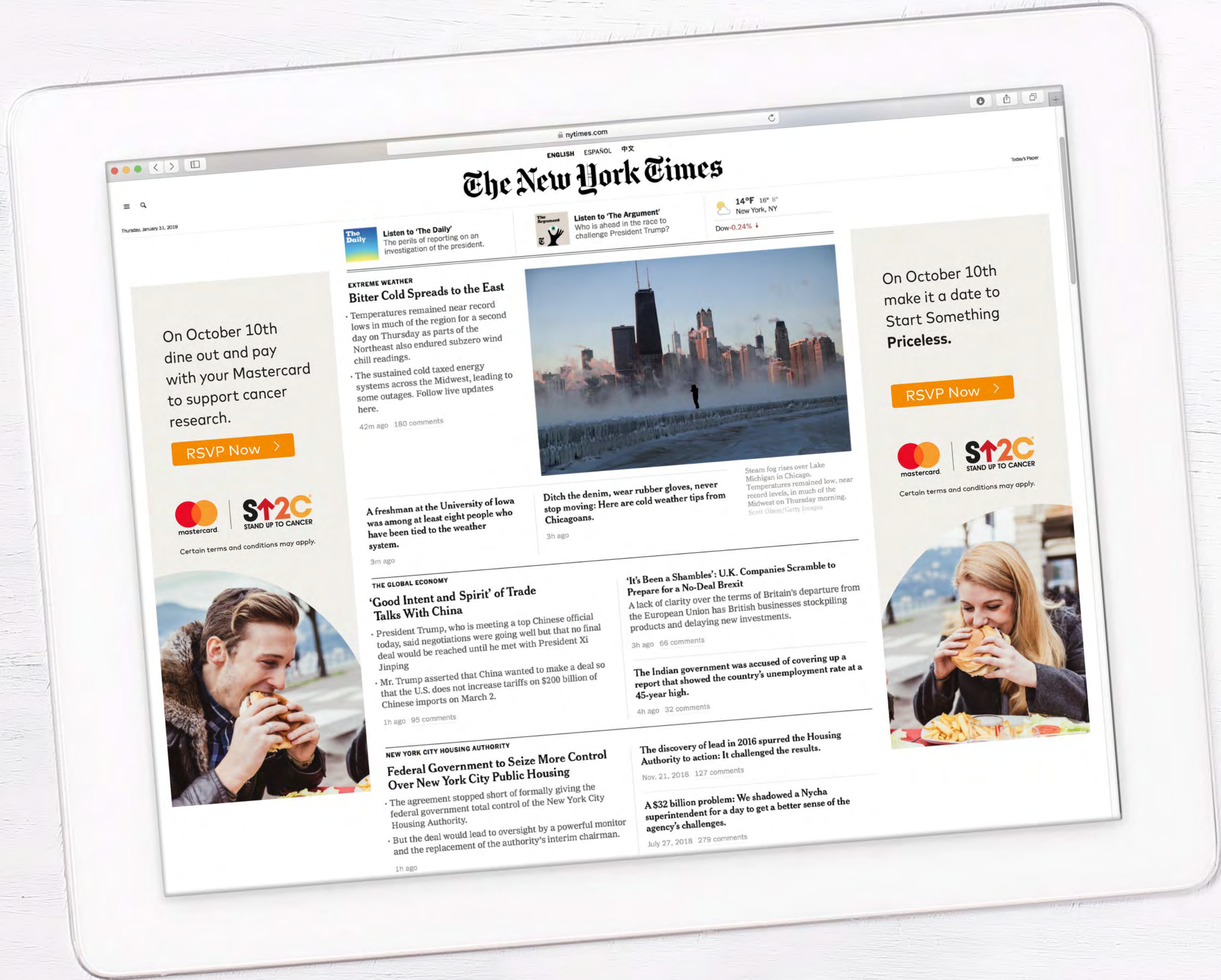
OUR SYMBOL



**Mastercard Symbol**  
Our Symbol always  
stands independent of  
other names, products,  
or services.



OUR SYMBOL AND BRAND MARK



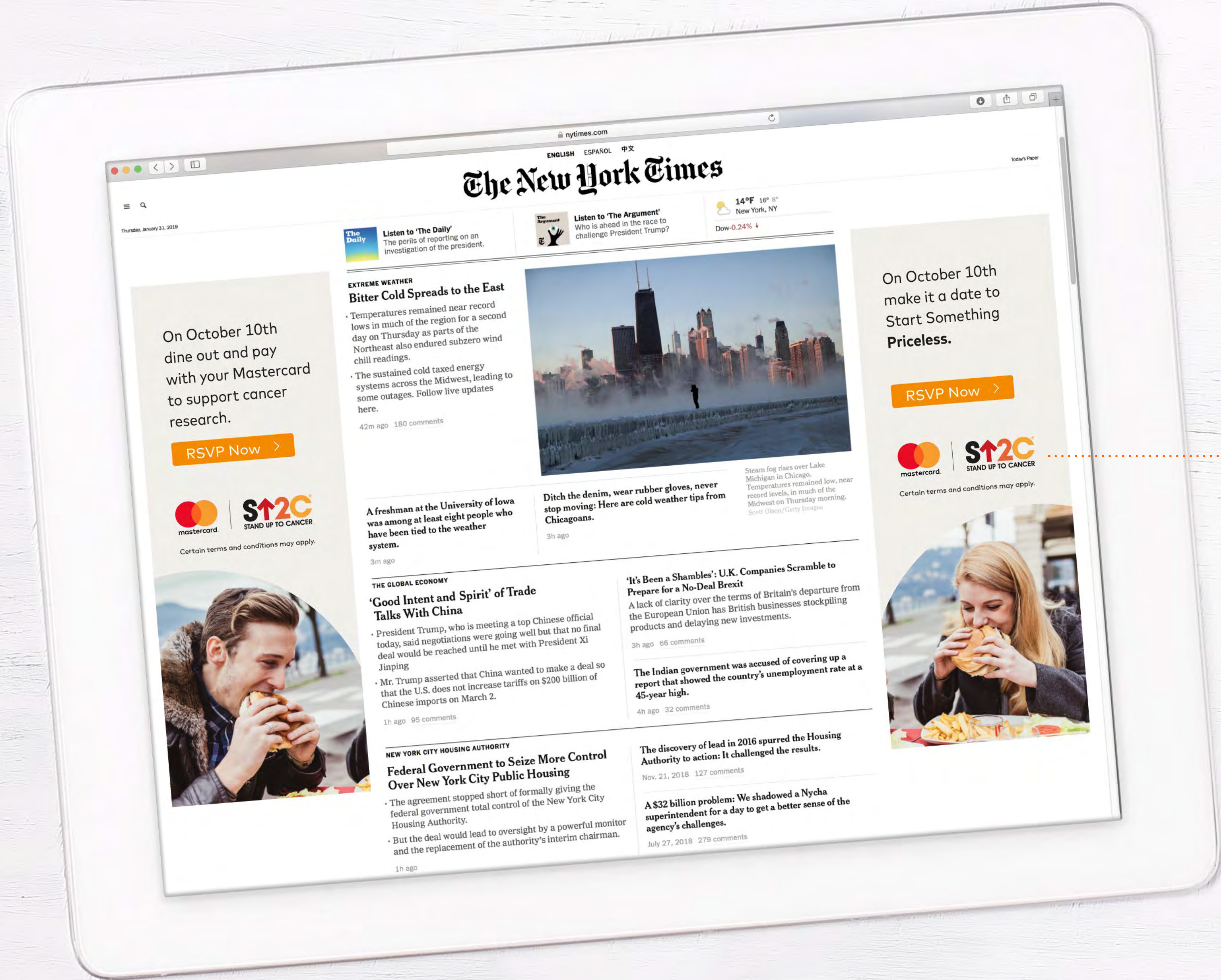
# Demonstrate partnerships

When they appear alongside our partners, our Symbol and Brand Mark signify the integrity of the company we keep, and our shared values and vision for the world.





OUR SYMBOL AND BRAND MARK



**Authorized artwork**  
As our most valuable assets, we should always use authorized artwork of our Symbol and Brand Mark.





## OUR SYMBOL AND BRAND MARK

# Drive preference

We use our Symbol and Brand Mark in sponsorships to reinforce the passions we have in common with our consumers.





## OUR SYMBOL AND BRAND MARK

### Symbol use

We use our Symbol within key entry points, controlled environments and venues, or for communications where we have sufficient brand recognition and stand out.

However, where a Mastercard context is not yet established, we opt to use the full Brand Mark. If you are unsure, consult your regional marketing lead for what's best for your market.

### Standing out

Enhance legibility by surrounding our Symbol and Brand Mark with adequate space and by placing them on canvas colors.





## OUR SYMBOL

# Instill pride

We use our Symbol in Mastercard spaces around the world to build employee pride, and demonstrate that we all share one vision and belong to one brand.





OUR SYMBOL AND BRAND MARK

Signify a premium experience

To differentiate our premium offering across our top-tier card programs, we use our Premium Brand Mark.





OUR SYMBOL AND BRAND MARK

Premium Brand Mark

The Premium Brand Mark is reserved exclusively for our top tier card programs. It should never be used in marketing outside of the card image.

The Premium Brand Mark, Maestro, and Cirrus will continue to use the Symbol with associated names.



At the Design Center

Our Symbol and Brand Mark are our most important assets and must be used correctly.

Here’s essential information to get you started:

- 📄 **Symbol and Brand Mark artwork**
- 📄 **Symbol guide**
- 📄 **Authorized card artwork**

If there’s something not covered in this chapter or you have questions write to us at:

**askdesigncenter@mastercard.com**





04

## Brand Circles

One shape,  
multiple ideas





# One shape, multiple ideas

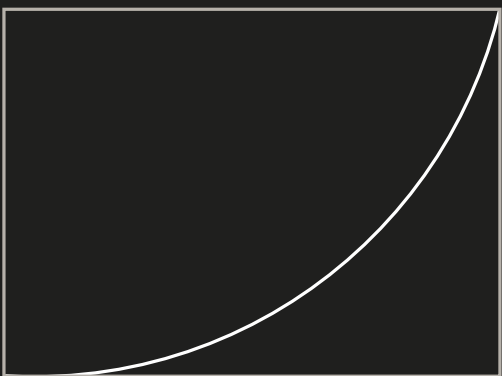
Our Brand Circles are graphical devices born from the iconic interlocking circles of our Symbol. They are meant to be instantly recognizable brand cues, which is particularly important as we look for more opportunities to use our Symbol independently across our brand experiences.

**UNIQUELY MASTERCARD**

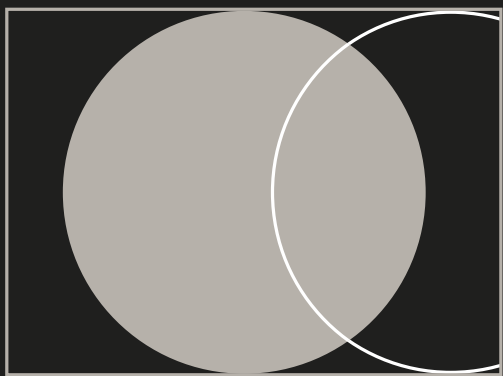
The Brand Circles naturally emerged from our explorations around an ownable graphic expression of the brand. We've created six unique configurations, intended to add dynamism and allow for creative flexibility in our brand experiences.

**DID YOU KNOW?**

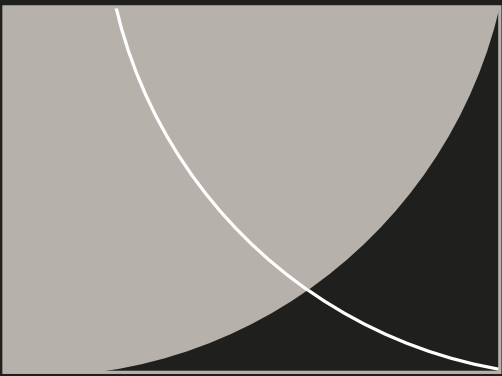
The Brand Circles were inspired by parametric design, a process that generates infinite arrangements of graphic patterns, each unique but part of the same system. Antoni Gaudí used these principles to create models for some of his most famous buildings in Barcelona.<sup>3</sup>



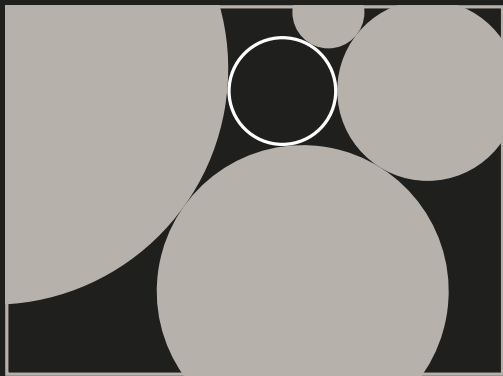
A. Clarity



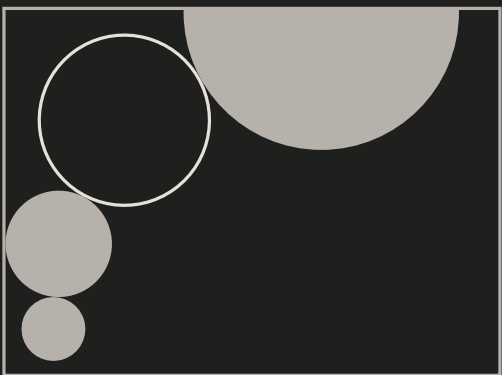
B. Partnerships



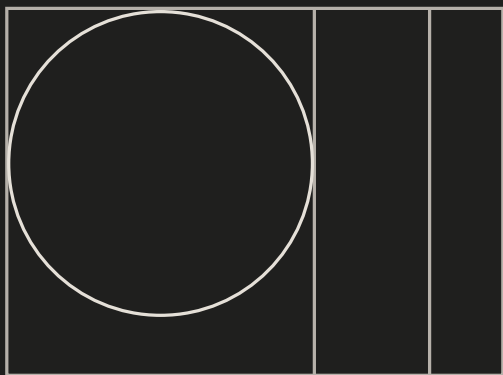
C. Connections



D. Community



E. Growth



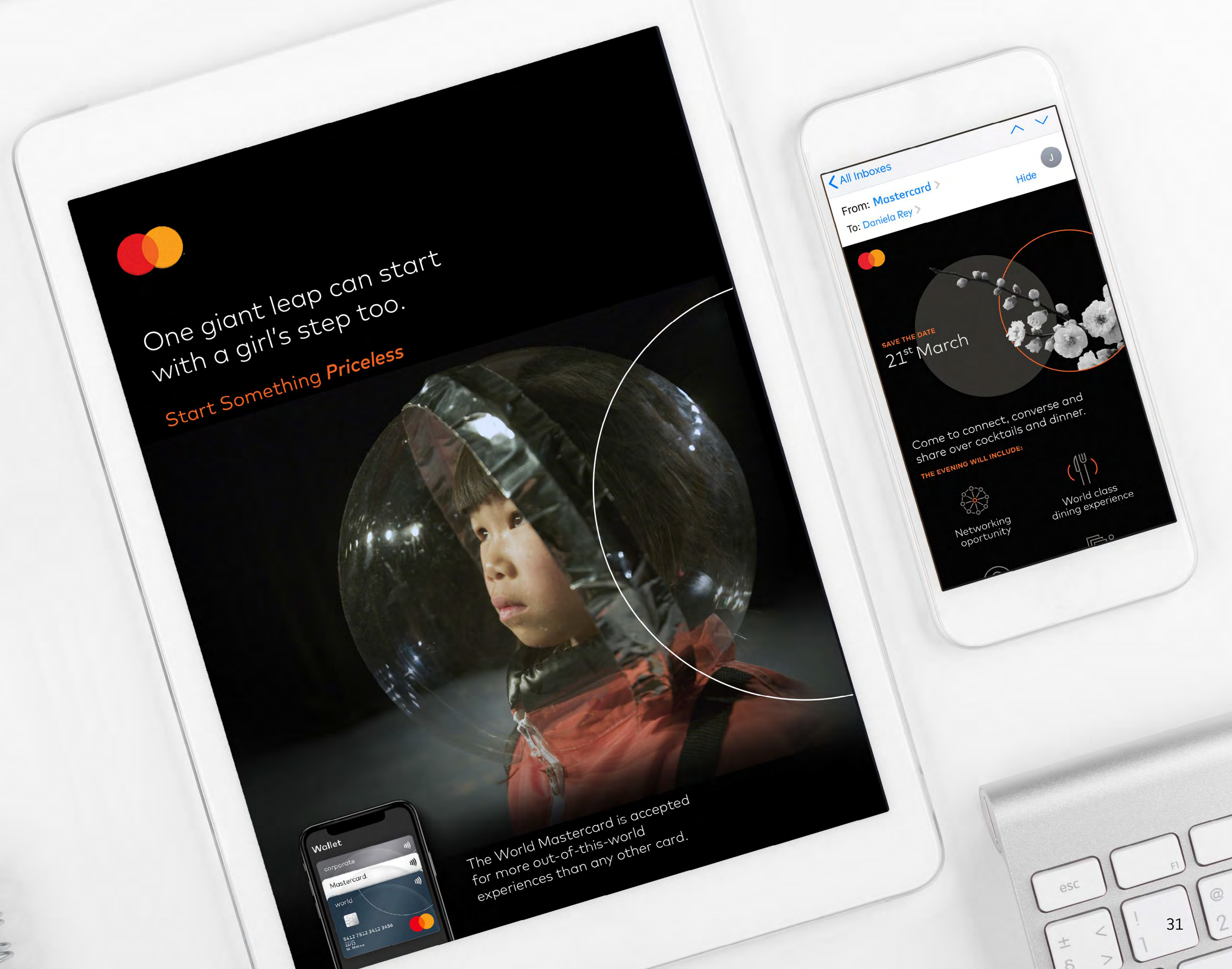
F. Acceleration



## BRAND CIRCLES

# Establish immediate recognition

Brand Circles have the power to establish brand presence on first impression, making them particularly effective for website landing pages, banner ads, and whitepaper covers.

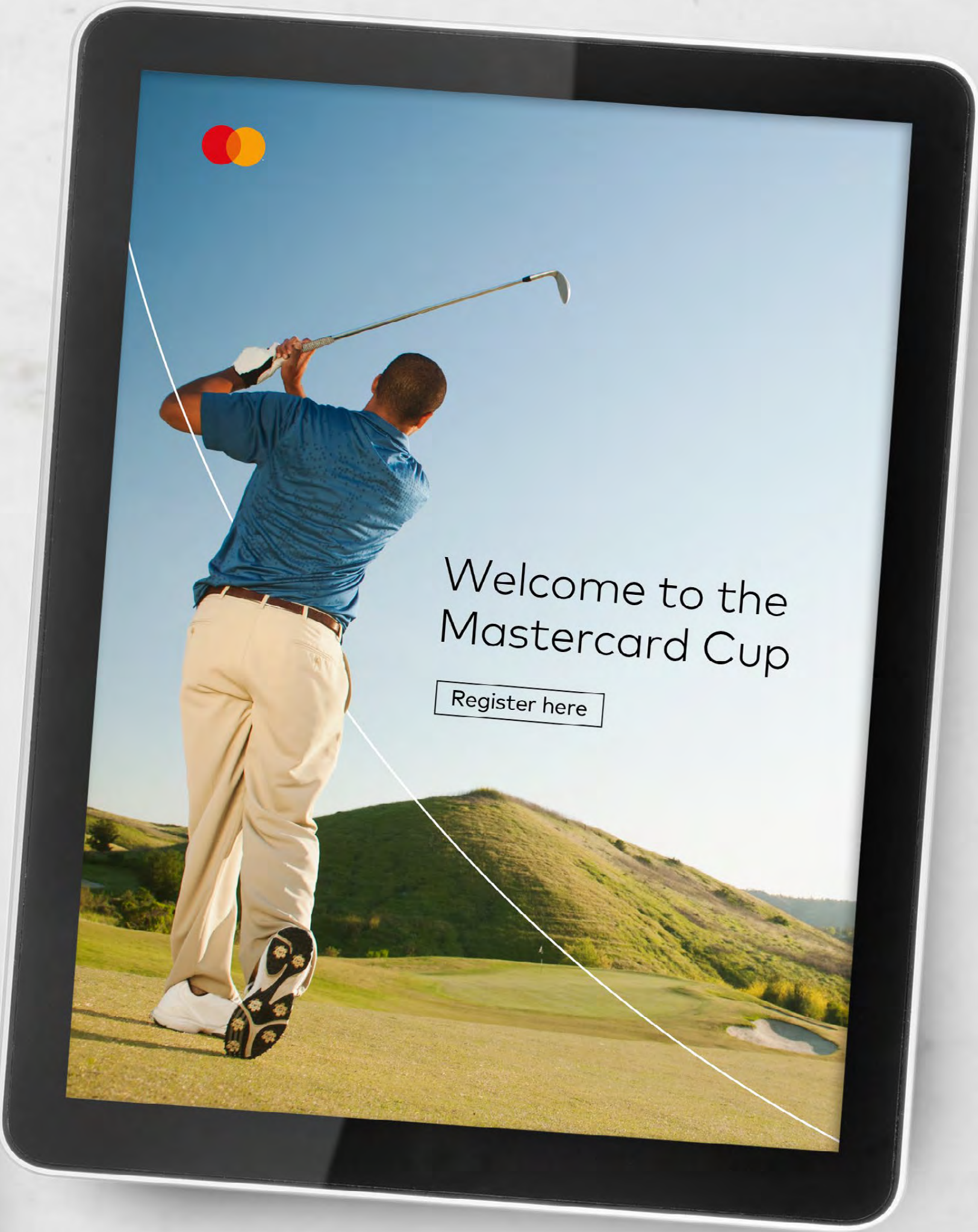




BRAND CIRCLES

# Emphasize storytelling

Brand Circles interact with our photography to tell more compelling stories, direct the eye, and create a focal point.





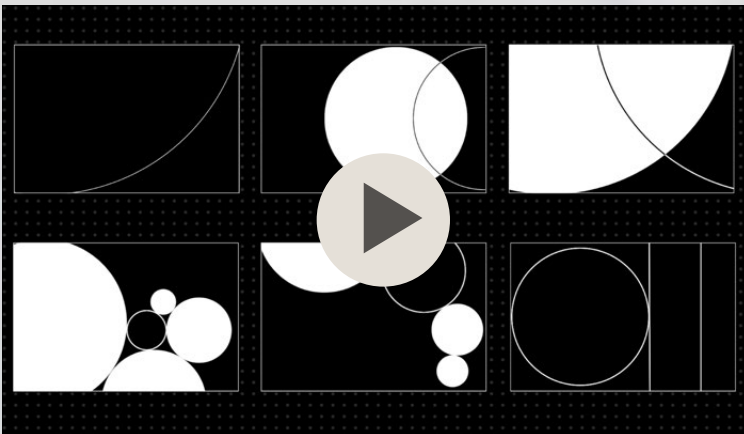
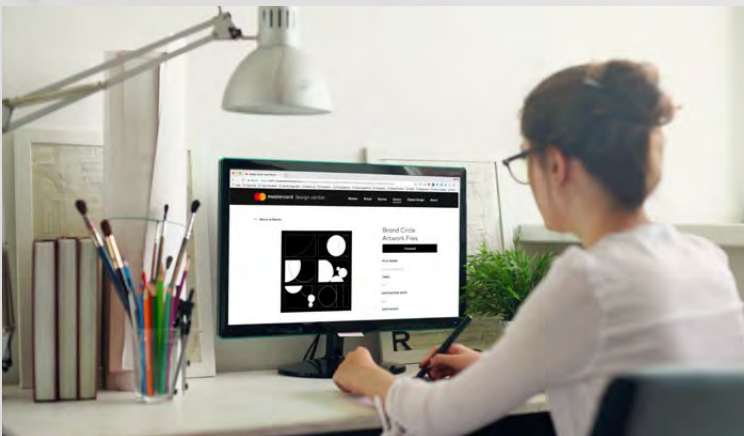
BRAND CIRCLES



At the Design Center

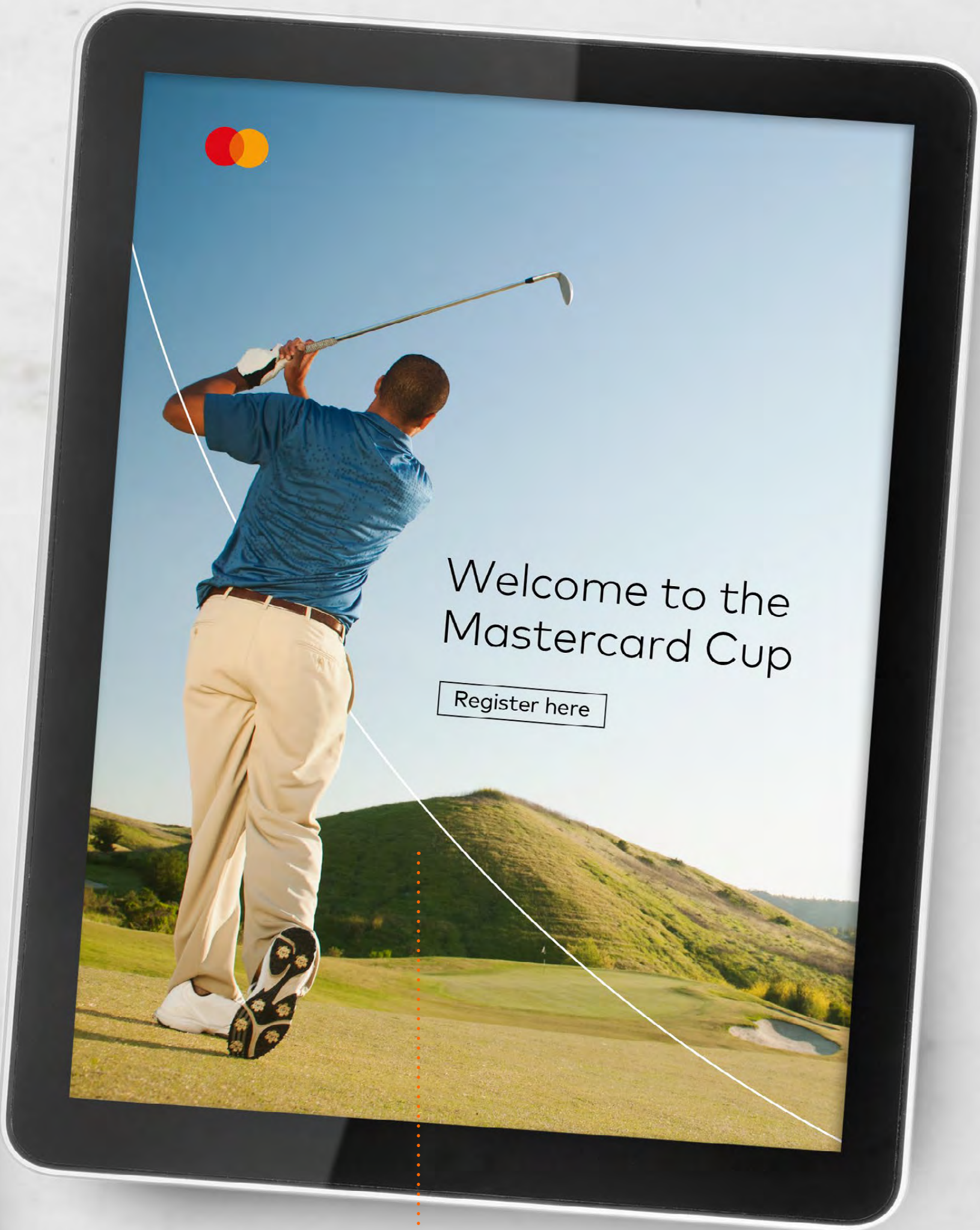
Here's essential information to get you started:

 Brand Circle videos



If there's something not covered in this chapter or you have questions write to us at:

[askdesigncenter@mastercard.com](mailto:askdesigncenter@mastercard.com)



Brand Circle flexibility

Notice how Brand Circle A is being used in two different ways. It can either be used as a holding shape or interact with the photography by playfully weaving in and out.



## BRAND CIRCLES



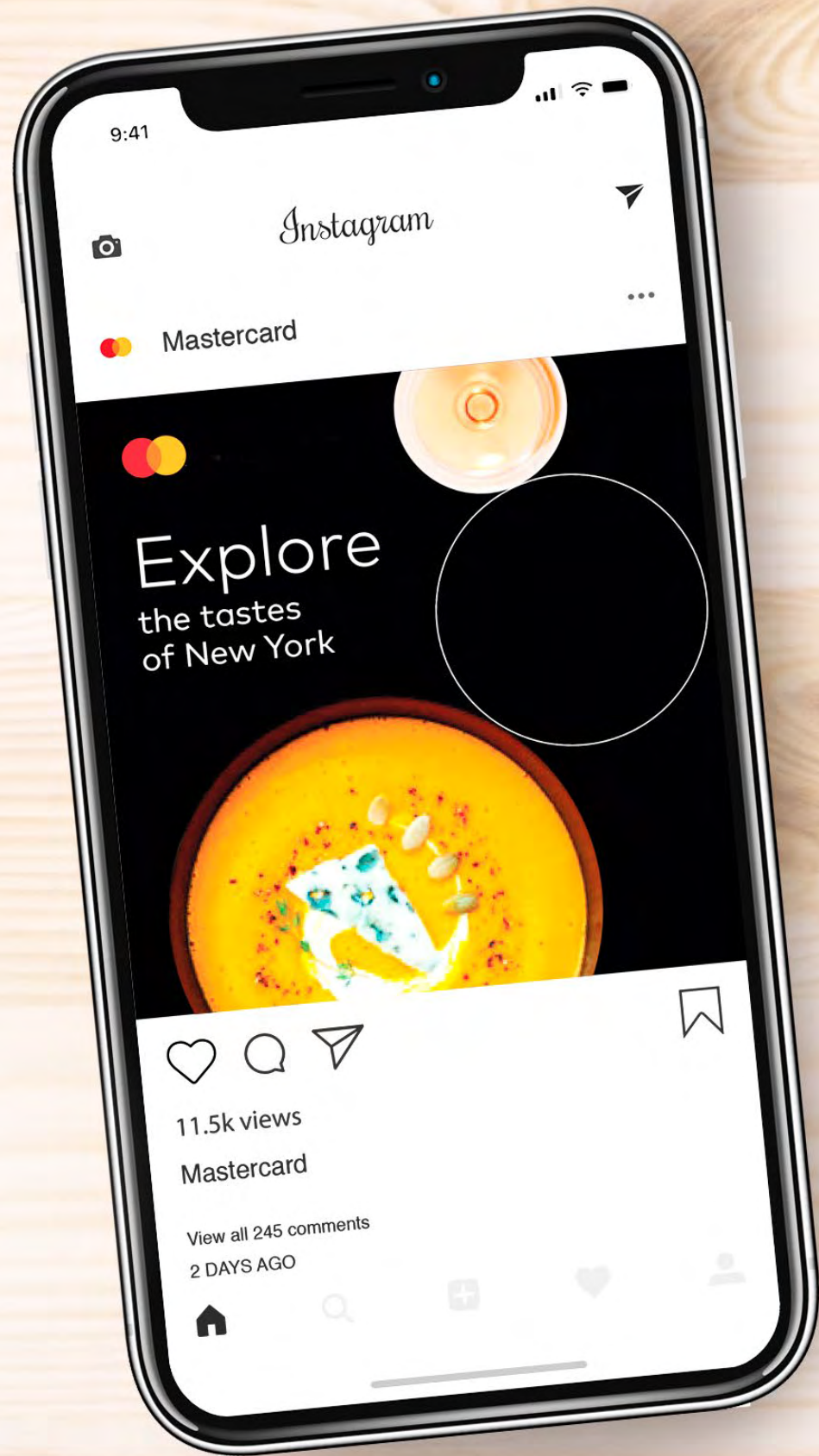
## Brand environments

Brand Circles can be used as a graphical device in physical spaces to add texture and energy to an environment.



# Mirror photography

We can pair Brand Circles with perfectly circular objects in photography to create more dynamic visual layouts.







## Create visual interest

We use our Brand Circle configurations with and without photography to create visual interest. When used without photography they become graphic devices that provide a singular backdrop.





BRAND CIRCLES



Ownable configuration

For Brand Circle configuration F, the vertical bands should only appear in our canvas colors. Choose a transparency that best matches the image.



Keyline weight

Keep keyline Brand Circles in the same weight or lighter than the headline weight.

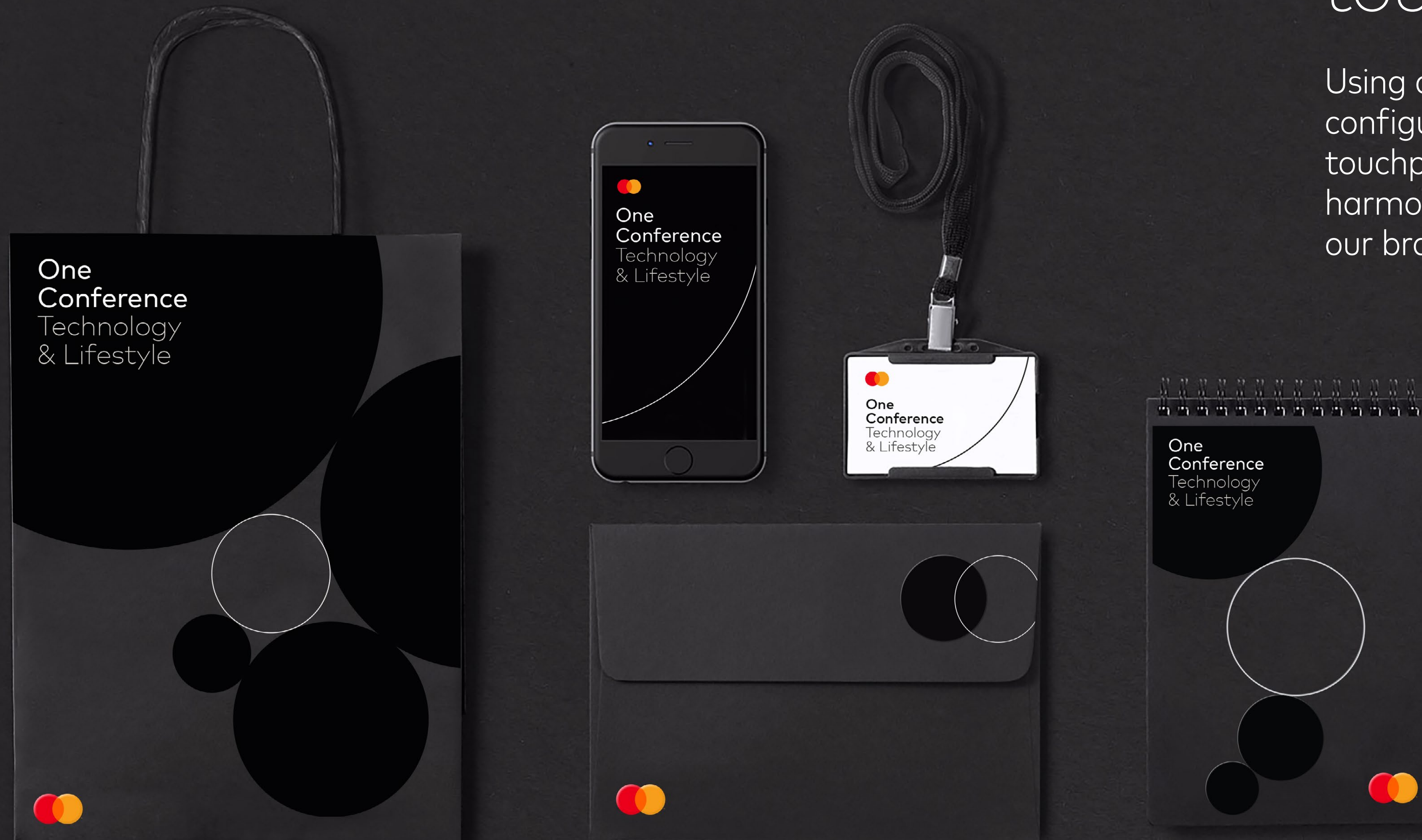




## BRAND CIRCLES

# Harmonize touchpoints

Using different Brand Circle configurations across our touchpoints helps us create harmony and cohesion across our brand experiences.





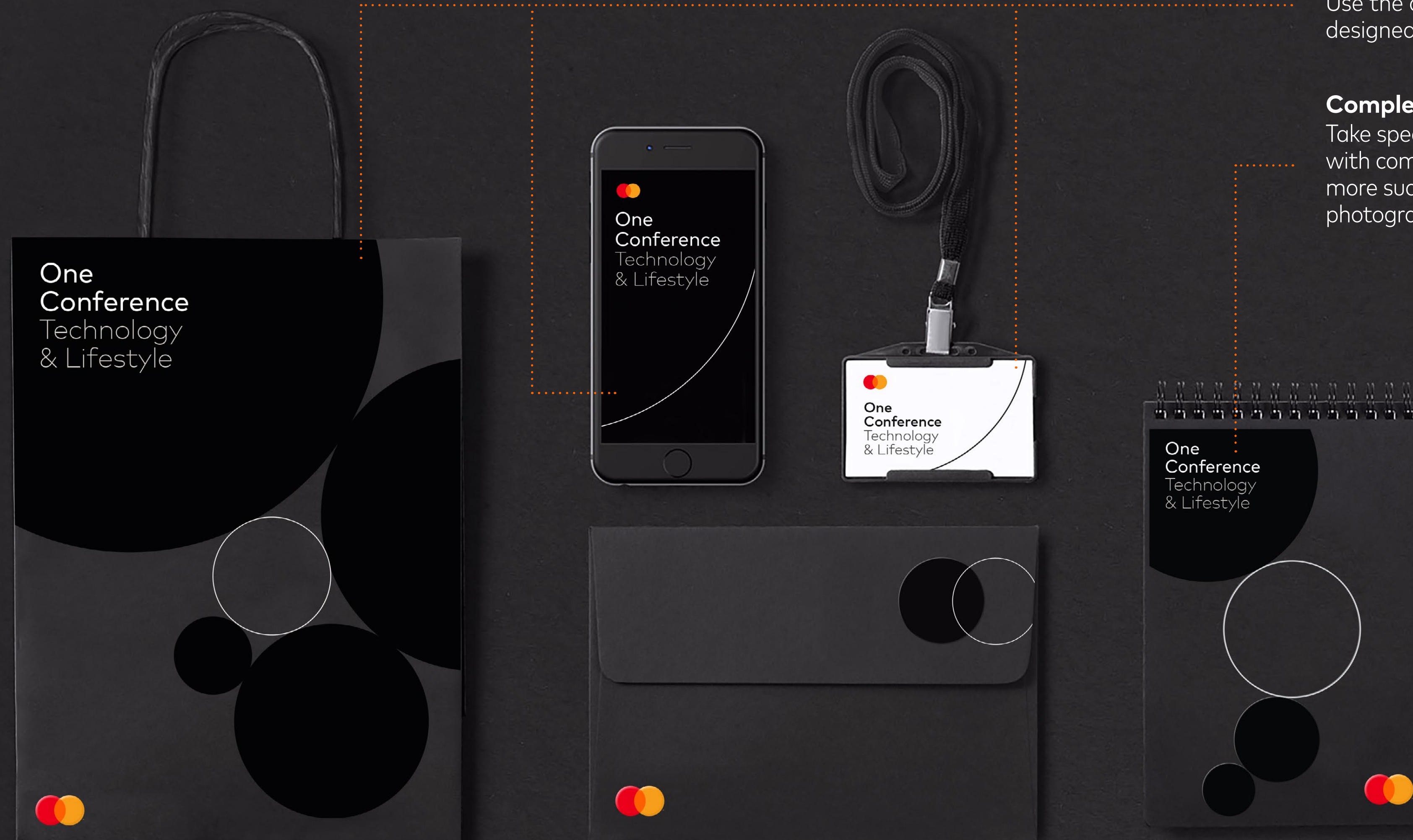
## BRAND CIRCLES

### Brand Circle artwork

Use the official Brand Circle artwork designed to make your life easier.

### Complex configurations

Take special care when working with complex configurations; they're more successful when used without photography.



### At the Design Center

Here's essential information to get you started:

- ▶ **Brand Circle overview videos**
- ↓ **Extended guide on Brand Circles**
- ↓ **Brand Circle artwork (RGB)**
- ↓ **Brand Circle artwork (CMYK)**

If there's something not covered in this chapter or you have questions write to us at:

[askdesigncenter@mastercard.com](mailto:askdesigncenter@mastercard.com)



05

## Color

A burst  
of recognition





# A burst of recognition

Brand colors build recognition across all contexts. The careful application of our canvas colors and accent colors supports the red, orange, and yellow of our Symbol, driving impact and standout.

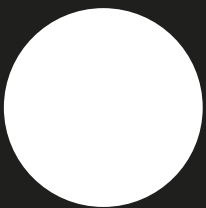
**UNIQUELY MASTERCARD**

For many years we were the brand of yellow and red. Pushing us into an identity that reflected a forward-thinking technology company required a more varied palette, while retaining the elegance of black that had become associated with priceless.

**DID YOU KNOW?**

People process color even before shape or language. This means that color is a powerful way of communicating identity instantly.<sup>4</sup>

Canvas colors



White



Canvas 1



Canvas 2



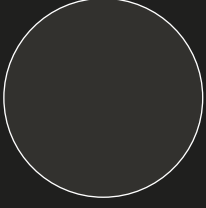
Canvas 3



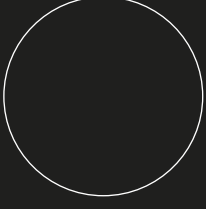
Canvas 4



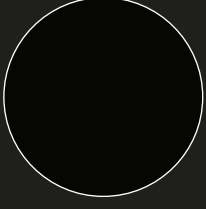
Canvas 5



Canvas 6



Canvas 7



Mastercard Black

Accent colors



Orange



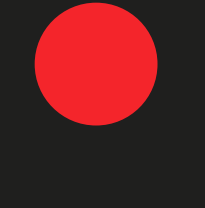
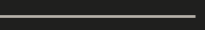
Gold



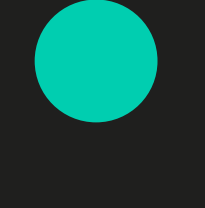
Yellow



Green



Red



Teal




COLOR

ACCENT COLORS


Orange 4\*

RGB 255/103/27  
Hex #ff671b  
CMYK 0/75/100/0  
Pantone® 166C




Gold 4

RGB 243/139/0  
Hex #f38b00  
CMYK 0/44/100/0  
Pantone® 144C




Yellow 4\*

RGB 255/200/31  
Hex #ffc81f  
CMYK 0/29/100/0  
Pantone® 7408C




Green 4

RGB 141/185/46  
Hex #8db92e  
CMYK 51/8/100/2  
Pantone® 377C




Red 4\*

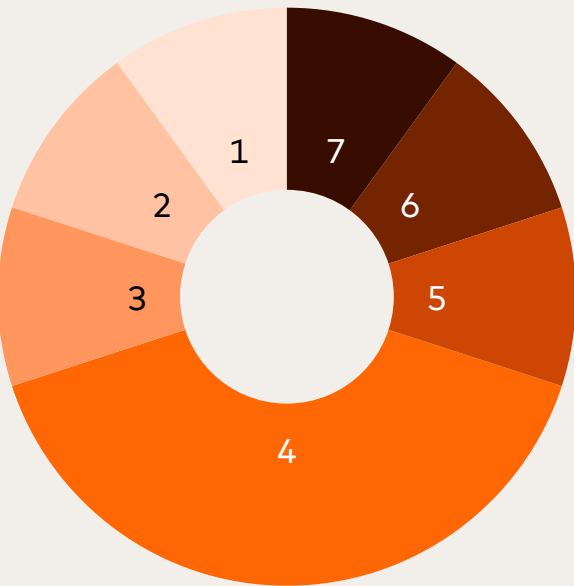
RGB 210/42/47  
Hex #d22a2f  
CMYK 0/100/98/3  
Pantone® 711C



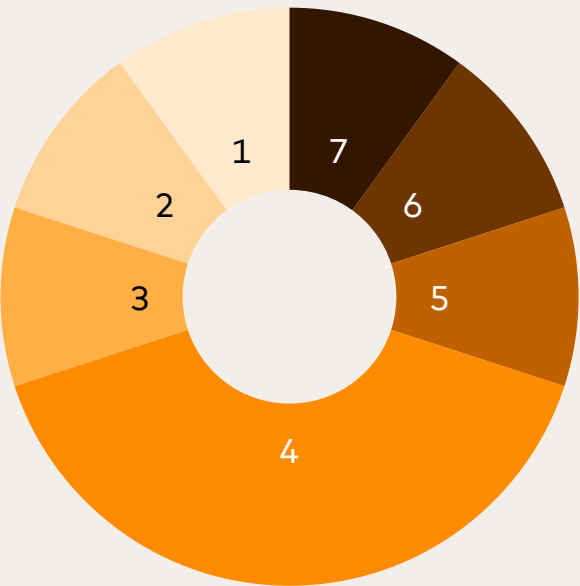
Teal 4

RGB 79/205/176  
Hex #4fdb0  
CMYK 62/0/29/0  
Pantone® 319C

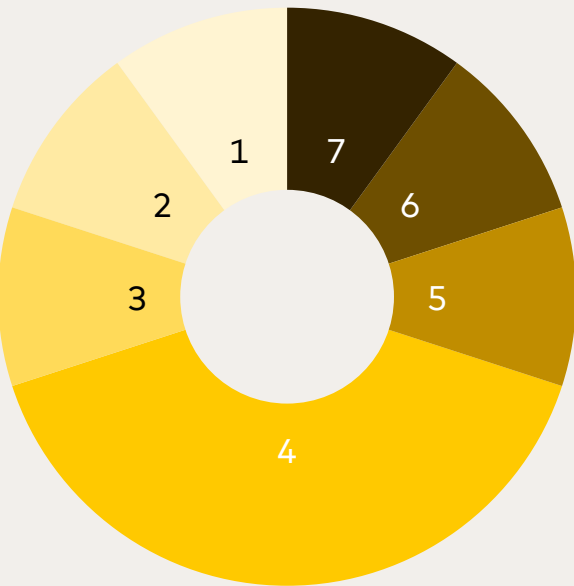




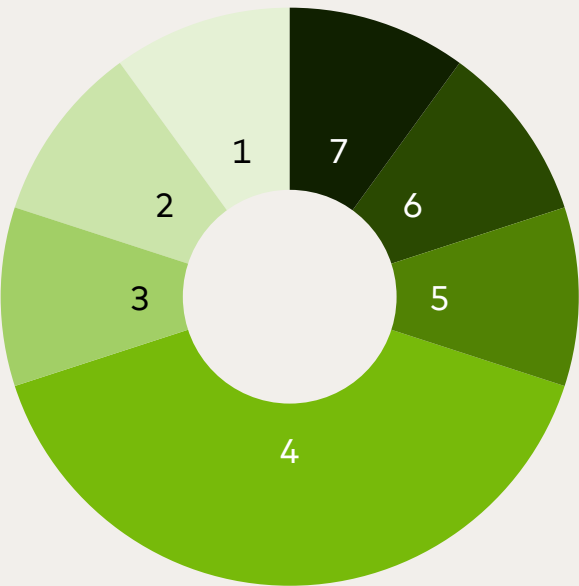
	RGB	CMYK
1	255/225/209	0/15/20/0
2	255/194/164	0/30/40/0
3	255/149/96	0/52/70/0
4	255/103/27	0/75/100/0
5	178/72/19	0/75/100/34
6	102/41/11	0/75/100/68
7	51/21/5	0/75/100/90



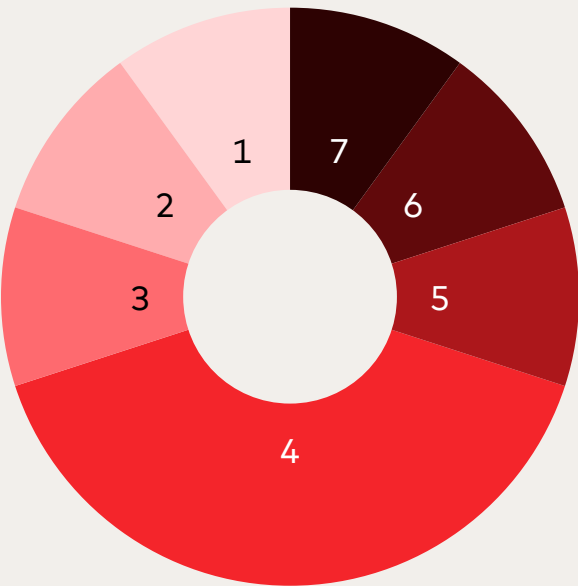
	RGB	CMYK
1	253/232/204	0/9/20/0
2	250/209/153	0/18/40/0
3	247/174/77	0/31/70/0
4	243/139/0	0/44/100/0
5	170/97/0	0/44/100/34
6	97/56/0	0/44/100/68
7	49/28/0	0/44/100/90



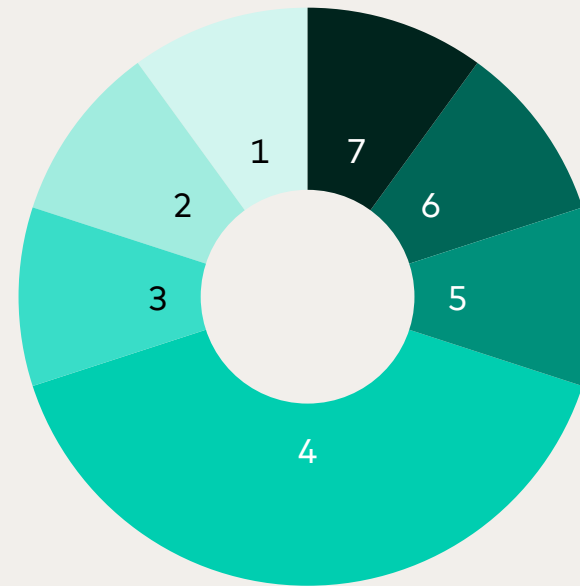
	RGB	CMYK
1	255/244/210	0/6/20/0
2	255/233/165	0/12/40/0
3	255/217/99	0/20/70/0
4	255/200/31	0/29/100/0
5	178/140/22	0/30/100/34
6	102/80/12	0/29/100/68
7	51/40/6	0/29/100/90



	RGB	CMYK
1	232/241/213	10/2/20/0
2	209/227/171	20/3/40/1
3	175/206/109	36/6/70/1
4	141/185/46	51/8/100/2
5	98/129/32	51/8/100/36
6	56/74/18	51/8/100/69
7	28/37/9	51/8/100/90



	RGB	CMYK
1	246/212/213	0/20/20/1
2	237/170/172	0/40/40/1
3	224/106/110	0/70/68/2
4	210/42/47	0/100/98/3
5	147/29/33	0/100/98/36
6	84/17/19	0/100/98/69
7	42/8/9	0/100/98/91

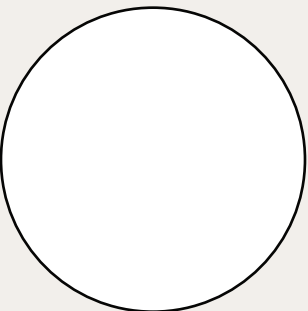


	RGB	CMYK
1	220/245/239	12/0/6/0
2	185/235/223	25/0/12/0
3	132/220/200	43/0/20/0
4	79/205/176	62/0/29/0
5	55/143/123	62/0/29/34
6	39/102/88	62/0/29/57
7	16/41/35	62/0/29/90

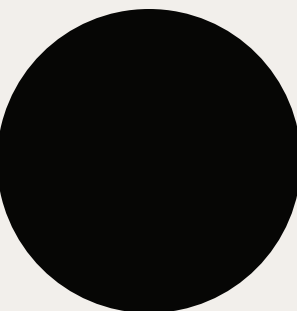
\*The Pantone values for our Orange, Yellow and Red accent colors are intentionally different from the Pantone values of our Symbol and Brand Mark – take special care that you’re using the right values for your application.

CANVAS COLORS

White  
RGB 255/255/255  
Hex #ffffff  
CMYK 0/0/0/0



Mastercard Black\*\*  
RGB 20/20/19  
Hex #141413  
CMYK 50/0/0/100  
Pantone® Black 6C

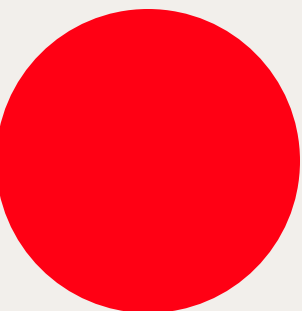


	RGB	CMYK
1	241/239/235	3/4/5/6
2	211/207/200	6/7/10/17
3	179/176/169	6/7/10/30
4	132/129/125	6/7/10/48
5	84/82/79	6/7/10/67
6	53/52/50	6/7/10/80
7	36/36/35	6/7/10/86

\*\*When typesetting black text in print, do not use the Mastercard Black but the CMYK value of 0/0/0/100 instead.

COLORS RESERVED FOR SYMBOL AND BRAND MARK ONLY

Mastercard Red - Brand Mark  
RGB 235/0/27  
Hex #eb001b  
CMYK 0/100/98/3  
Pantone® 2035C



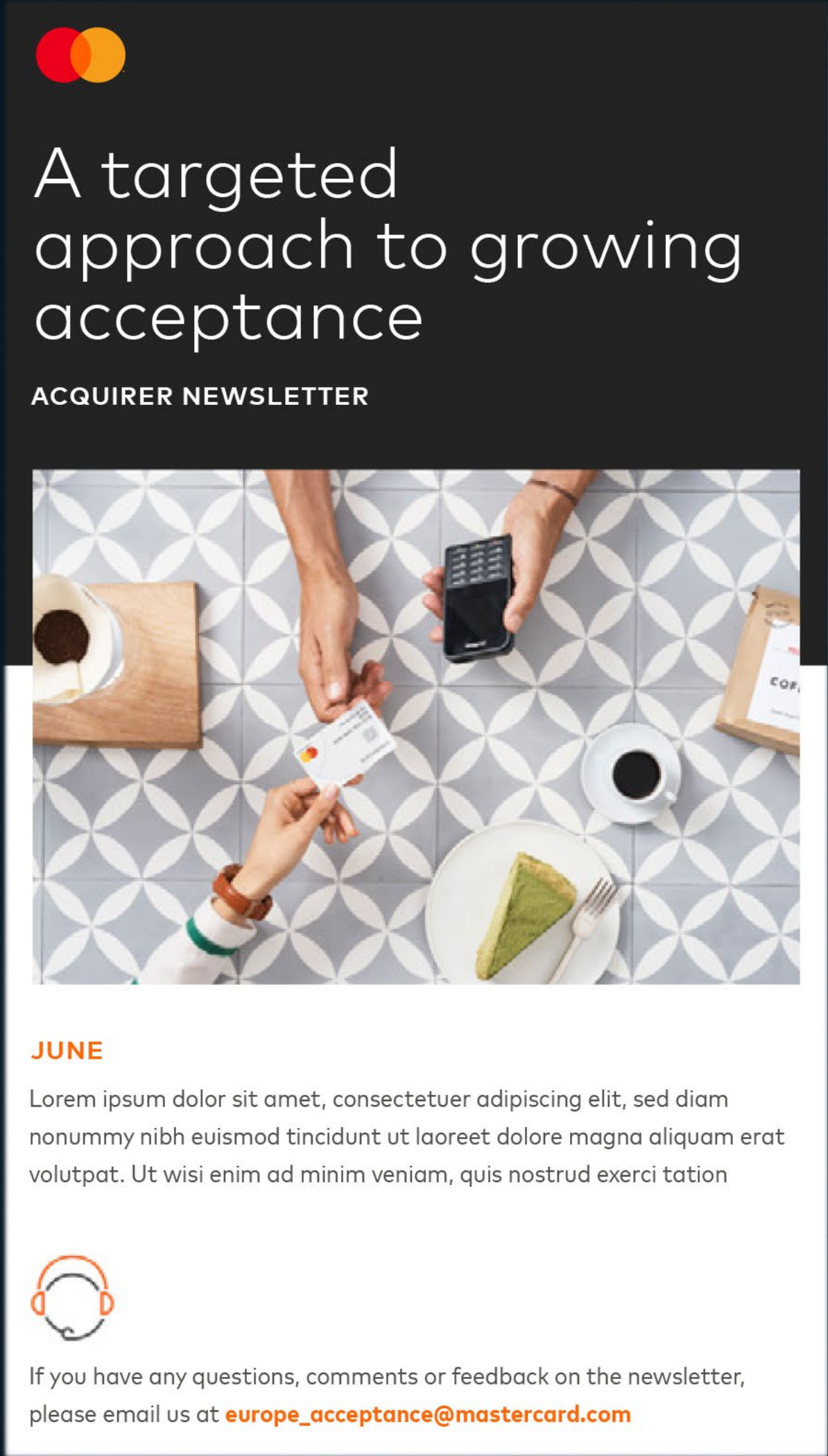
Mastercard Orange - Brand Mark  
RGB 255/95/0  
Hex #ff5f00  
CMYK 0/75/100/0  
Pantone® 165C



Mastercard Yellow - Brand Mark  
RGB 247/158/27  
Hex #f79e1b  
CMYK 0/44/100/0  
Pantone® 1375C







# Organize content

We can use color to set hierarchies and organize information, which helps people navigate our communications and experiences.



COLOR



# Amplify critical information

We can use accent colors to highlight critical information and insights because they create contrast with our canvas colors.





## COLOR

# Create visual energy

By using appropriate bursts of color we can make environments more dynamic.



## Danny Meyer

CEO, Union Square Hospitality Group

Danny Meyer is the CEO of Union Square Hospitality Group and the founder of Shake Shack. Union Square Hospitality Group comprises some of New York's most beloved restaurants, including Union Square Cafe, Gramercy Tavern, The Modern, and more. Danny, his restaurants and chefs have earned an unprecedented 28 James Beard Awards, and Danny was included on the TIME 100 list of the Most Influential People in the World (2015). Danny's first business book, *Setting the Table* (HarperCollins, 2006), a New York Times bestseller, examines the power of hospitality in restaurants, business and life. An active national leader in the fight against hunger, Danny serves on the board of Share Our Strength and actively supports hunger relief initiatives.



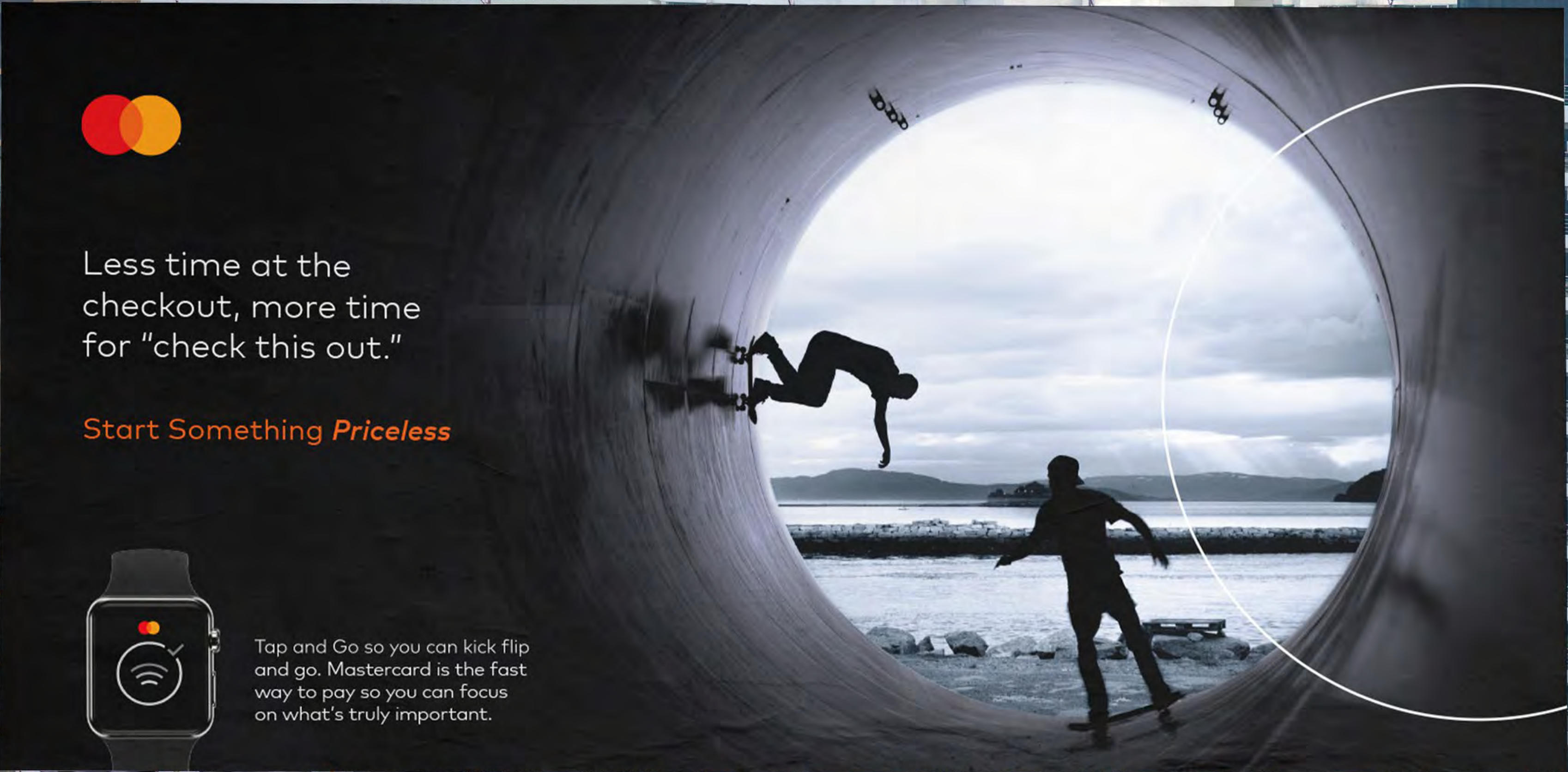
# Create striking combinations

Our palette is flexible and complementary, which allows us to achieve ownable color combinations that stand out.





COLOR



Less time at the  
checkout, more time  
for "check this out."

Start Something *Priceless*



Tap and Go so you can kick flip  
and go. Mastercard is the fast  
way to pay so you can focus  
on what's truly important.

Provide a  
background  
canvas

Our canvas colors provide  
a neutral background that  
makes our Symbol colors  
pop, helping us stand out  
in a visually saturated world.





**Canvas and photography**

Choose a canvas color that matches the tone of the photo you're using; if the photo is light, use a lighter canvas color, and if the photo is dark, use a darker one.

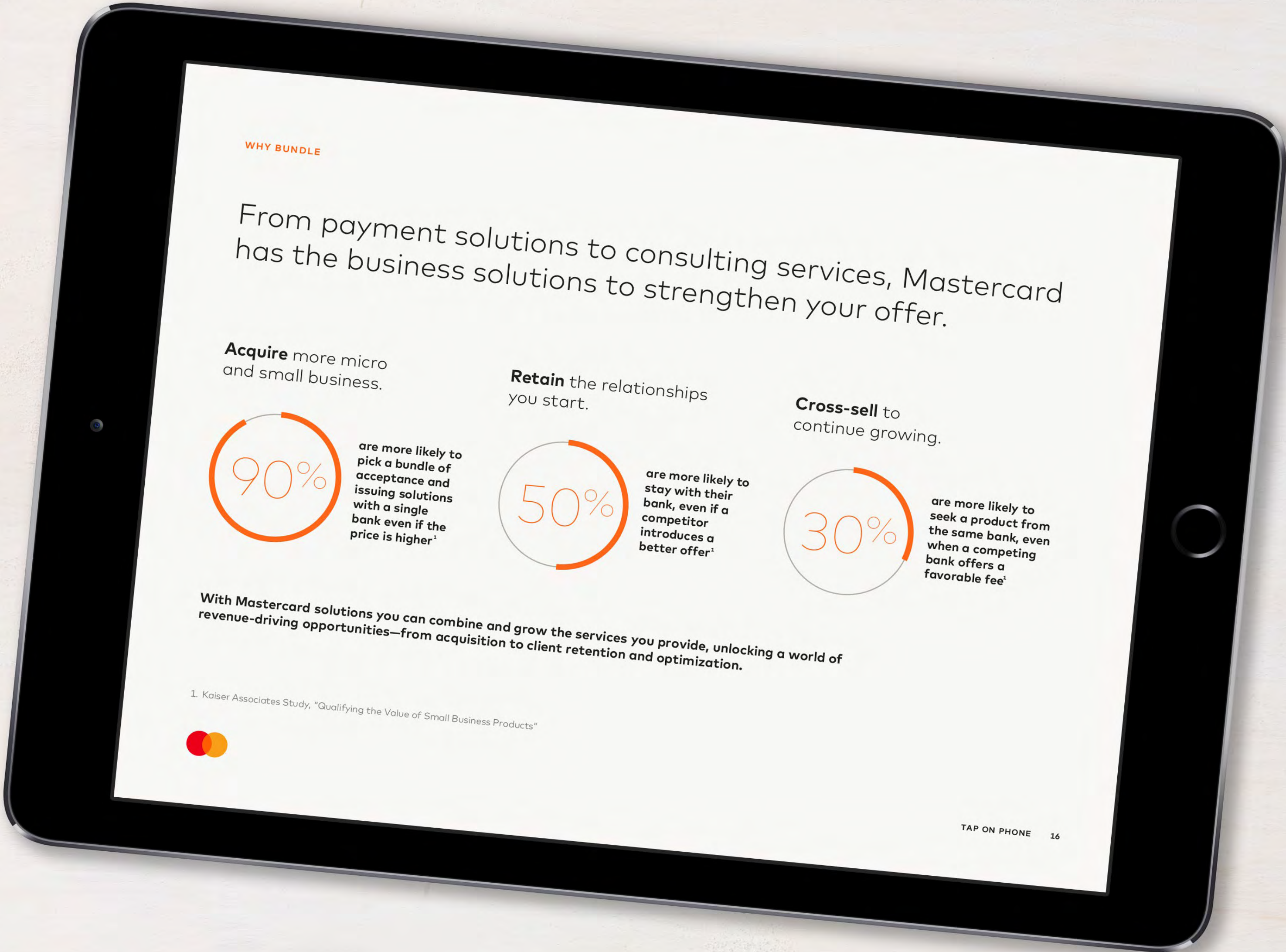


Canvas colors (+ White and Mastercard Black)



# Direct the eye

We can use accent colors to lead the eye on a journey through our communications, enhancing the reading experience.





COLOR

Orange highlights

Create cohesion across communications by using orange as the primary accent color to highlight.



Accent colors

WHY BUNDLE

From payment solutions to consulting services, Mastercard has the business solutions to strengthen your offer.

**Acquire** more micro and small business.

90% are more likely to pick a bundle of acceptance and issuing solutions with a single bank even if the price is higher<sup>1</sup>

**Retain** the relationships you start.

50% are more likely to stay with their bank, even if a competitor introduces a better offer<sup>1</sup>

**Cross-sell** to continue growing.

30% are more likely to seek a product from the same bank, even when a competing bank offers a favorable fee<sup>2</sup>

With Mastercard solutions you can combine and grow the services you provide, unlocking a world of revenue-driving opportunities—from acquisition to client retention and optimization.

1. Kaiser Associates Study, "Qualifying the Value of Small Business Products"

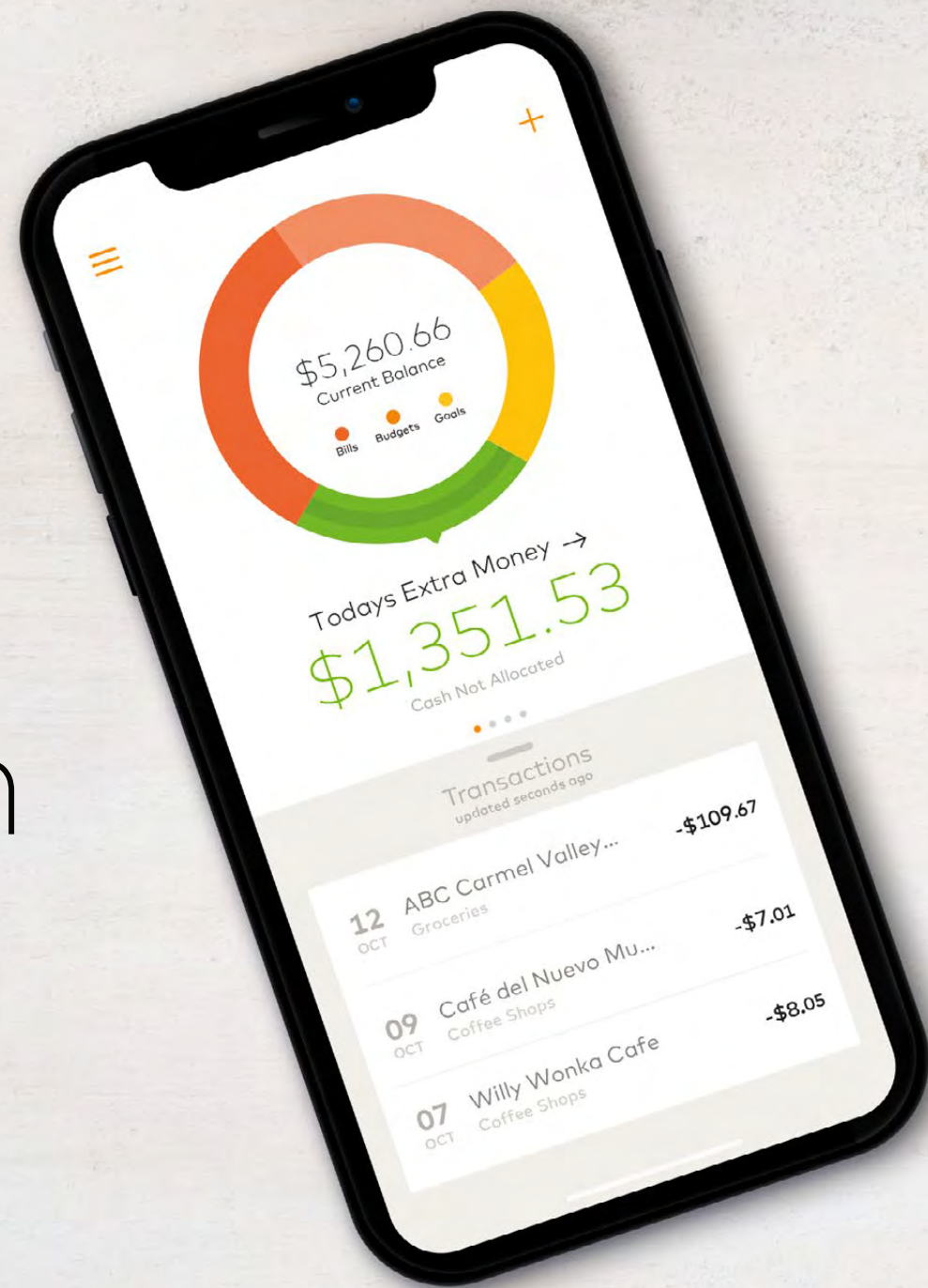




COLOR

# Simplify information

Using accent colors can help make information and insights clear, simple, and easier to absorb.





COLOR



Canvas colors

Use canvas colors as your base and add accent colors purposefully.



Canvas colors (+ White and Mastercard Black)



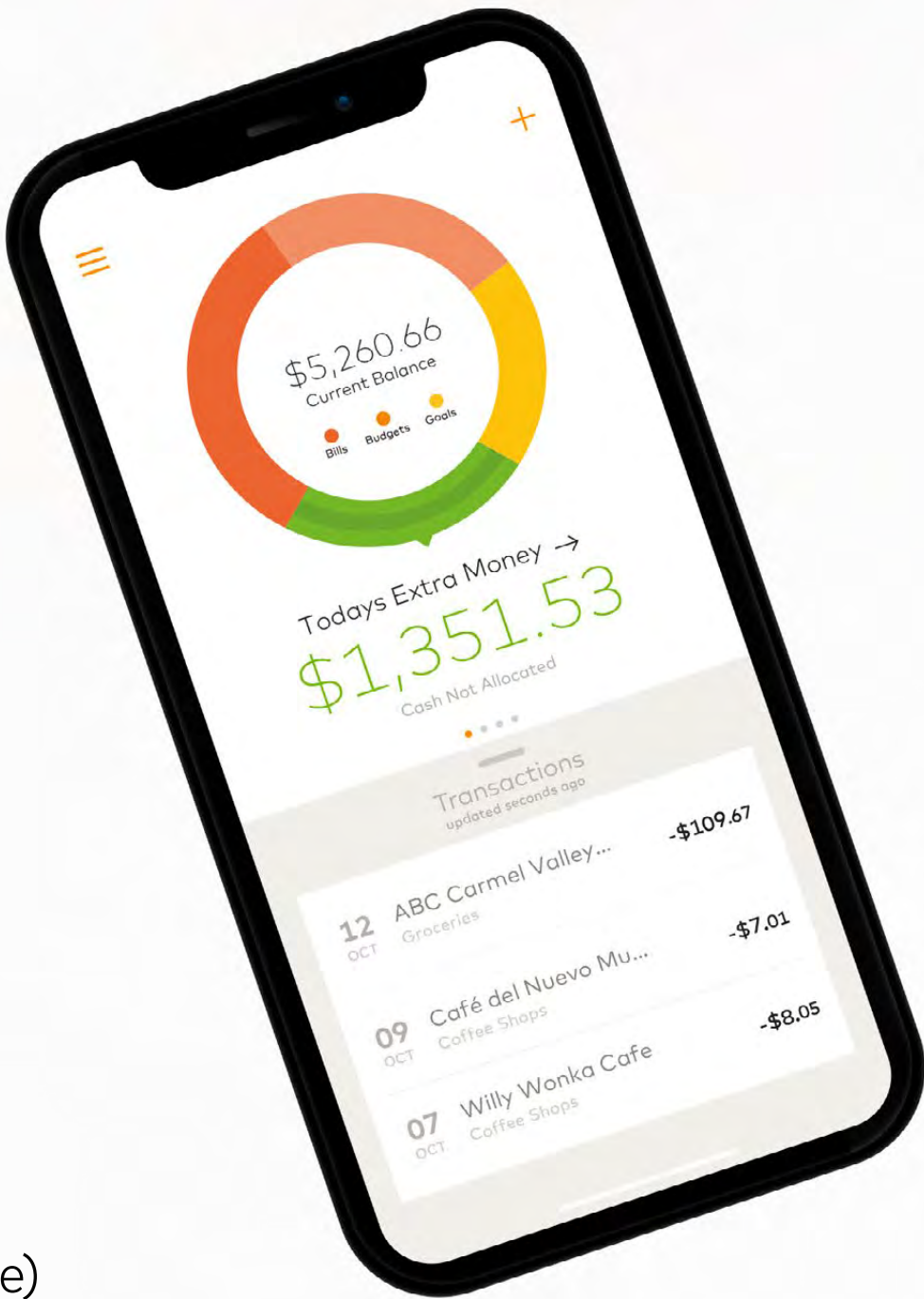
At the Design Center

Here's essential information to get you started:

- Color video**
- ADA compliance guide**
- ADA color summary**
- RGB color swatches** (Adobe® Suite)
- CMYK color swatches** (Adobe® Suite)

If there's something not covered in this chapter or you have questions write to us at:

[askdesigncenter@mastercard.com](mailto:askdesigncenter@mastercard.com)



Accent colors

Use accent colors in this order: orange, yellow, gold, green (teal and red follow, but only use if all other accents are in use).



Accent colors order



06

## Typography

Writing with  
personality





# Writing with personality

Mark for MC is our unique signature and an extension of our tone of voice. The way words appear is as important as the words we choose. Considered use of type helps reinforce everything we say.

## UNIQUELY MASTERCARD

It didn't take long to land on the typeface that was right for Mastercard. Mark for MC is not only modern and sophisticated, but it also echoes the circles found in our Symbol. Used in the right way, it can be a primary brand cue.

## DID YOU KNOW?

Type is not silent; it adds meaning and emotion to content. When typography is used well it can actually put people in a good mood, while bad typography does the opposite.<sup>5</sup>



Mark for MC Thin

Mark for MC Extra Light

Mark for MC Light

**Mark for MC Book**

**Mark for MC Bold**

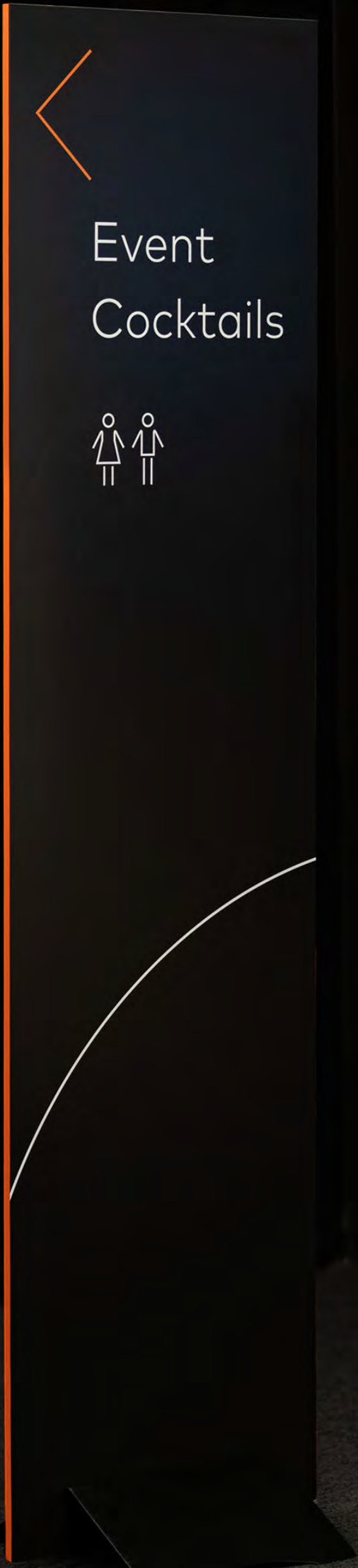
**Mark for MC Heavy**

Mark for MC Narrow Regular

**Mark for MC Narrow Bold**

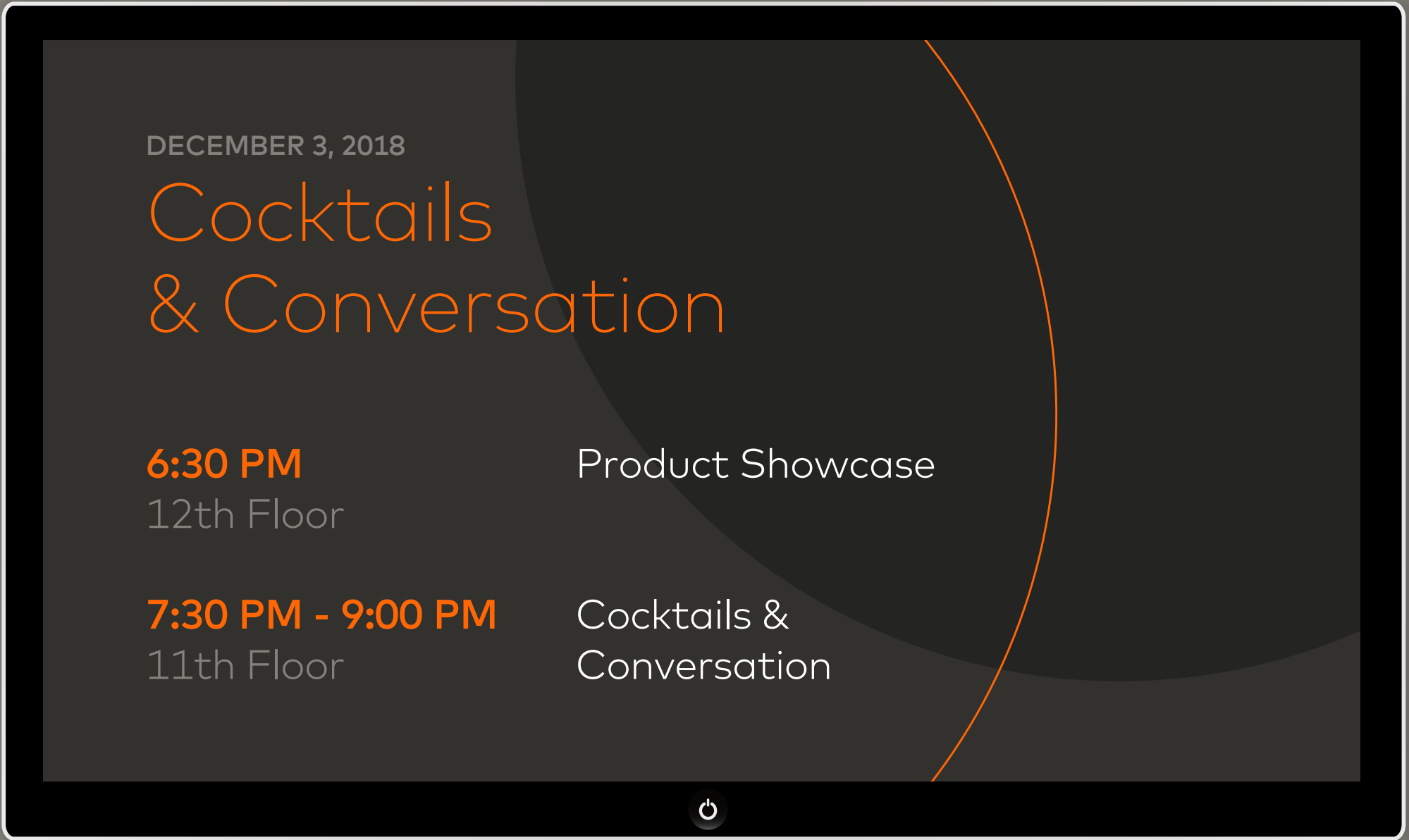


TYPOGRAPHY



Improve legibility

Our typography is built from simple geometric lines to ensure the visual clarity of our written communications.





## TYPOGRAPHY

# Signify the brand

When used consistently,  
typography reflects our  
tone of voice and creates  
a reassuring sense of  
trust and authenticity  
across all platforms.



# A taste out of the ordinary

Exclusive dining experiences  
only for Mastercard cardholders.

Learn more at [priceless.com/culinary](https://priceless.com/culinary)





## TYPOGRAPHY

# Establish hierarchy

We can vary the size and weight of our typeface to create hierarchy in our communications.



01	Corporate governance	8
02	Sustainability	34
04	Executive compensation	40
07	About the Annual General Meeting and voting	85
10	Stock Ownership Information	82
10	Appendices	92

## Corporate governance

We are committed to enhancing our corporate governance practices, which we believe helps us sustain our success and build long-term value for our stockholders. Our Board oversees Mastercard's strategic direction and the performance of our business and management. Our governance structure enables independent, experienced and accomplished directors to provide advice, insight, guidance and oversight to advance the interests of the company and our stockholders. We have long maintained strong governance standards and a commitment to transparent financial reporting and strong internal controls. In the chart opposite are some highlights of our corporate governance practices.

01

### PROXY SUMMARY

Our director nominees' experience, tenure, independence and diversity



100%  
Our director nominees have lived and worked around the world



93%  
13 of our 14 director nominees are independent including our Board Chairman



20%  
3 of our director nominees are women



7.1  
Average tenure of director nominees is 7.1 years



5  
5 director nominees have a tenure of 4 years or less



61  
Average age of our director nominees

### Corporate governance highlights

- Public company board experience
- Global perspective
- CEO experience
- Payments
- Regulatory & Governmental
- Consumer
- Information Security
- Financial
- Digital & Innovation
- Independent board chairman
- Annual election of all directors by majority voting
- 13 of 14 director nominees are independent
- Frequent board executive sessions
- Annual board and committee self-assessments
- Limits on director service by age and tenure
- Active board oversight of risk and risk management
- Stock ownership requirements for executive officers and guidelines for directors
- Active board engagement in managing talent and long-term succession planning for executives and directors
- Political activity, privacy and data protection, and sustainability disclosures on our website

### Outstanding equity awards at 2017 fiscal year end

The following table sets forth certain information with respect to all outstanding option awards and stock awards held by each of our NEOs on December 31, 2017:

Name	Stock option grant date	OPTION AWARDS				STOCK AWARDS			
		Number of securities underlying unexercised options (a)	Number of securities underlying unexercised options (b)	Equity Incentive Plan Awards: Number of securities underlying unexercised options (c)	Option exercise price (\$) (d)	Number of shares or units of stock that have not vested (e)	Market value of shares or units of stock that have not vested (f)	Equity Incentive Plan Awards: Number of unexercised shares, units or other rights that have not vested (g)	Market value of shares or units of stock that have not vested (h)
Ajay Banga	3/1/2011 <sup>1</sup>	179,020	—	—	\$24,036	3/1/2021	—	—	—
	3/1/2012 <sup>2</sup>	252,600	—	—	\$42,043	3/1/2022	—	—	—
	3/1/2013 <sup>3</sup>	344,600	74,353	—	\$51,830	3/1/2023	—	—	—
	3/1/2014 <sup>4</sup>	273,059	151,822	—	\$77,720	3/1/2024	—	—	—
	3/1/2015 <sup>5</sup>	151,822	232,104	—	\$90,130	3/1/2025	—	—	—
	3/1/2016 <sup>6</sup>	77,268	294,396	—	\$90,100	3/1/2026	—	—	—
	3/1/2017 <sup>7</sup>	—	—	—	\$112,310	3/1/2027	29,537	10	\$4,170,770
	3/1/2011 <sup>1</sup>	—	—	—	\$51,830	3/1/2023	—	—	—
	3/1/2012 <sup>2</sup>	—	—	—	\$77,720	3/1/2024	—	—	—
	3/1/2013 <sup>3</sup>	—	—	—	\$90,130	3/1/2025	—	—	—
Richard Haythornthwaite	3/1/2011 <sup>1</sup>	101,360	24,493	—	\$90,100	3/1/2026	—	—	—
	3/1/2014 <sup>4</sup>	73,479	46,892	—	\$112,310	3/1/2027	23,630	10	\$3,576,637
	3/1/2017 <sup>7</sup>	—	—	—	—	—	—	—	—
Ajay Banga	3/1/2011 <sup>1</sup>	—	—	—	—	—	—	—	—
	3/1/2012 <sup>2</sup>	—	—	—	—	—	—	—	—
	3/1/2013 <sup>3</sup>	—	—	—	—	—	—	—	—
Martina Hund-Mejean	3/1/2011 <sup>1</sup>	—	—	—	—	—	—	—	—
	3/1/2012 <sup>2</sup>	—	—	—	—	—	—	—	—
	3/1/2013 <sup>3</sup>	—	—	—	—	—	—	—	—
Gary J. Flood	3/1/2011 <sup>1</sup>	—	—	—	—	—	—	—	—
	3/1/2012 <sup>2</sup>	—	—	—	—	—	—	—	—
	3/1/2013 <sup>3</sup>	—	—	—	—	—	—	—	—
Ann Cairns	3/1/2011 <sup>1</sup>	—	—	—	—	—	—	—	—
	3/1/2012 <sup>2</sup>	—	—	—	—	—	—	—	—
	3/1/2013 <sup>3</sup>	—	—	—	—	—	—	—	—
Craig Vosburg	3/1/2011 <sup>1</sup>	—	—	—	—	—	—	—	—
	3/1/2012 <sup>2</sup>	—	—	—	—	—	—	—	—
	3/1/2013 <sup>3</sup>	—	—	—	—	—	—	—	—

### Ajay Banga President and Chief Executive Officer (since July 2010)

Mr. Banga, our President and CEO, contributes to the Board extensive global payments experience (including with payments technology and retail banking), as well as a deep focus on innovation and information security. As our CEO and as a member of business advocacy organizations and government-sponsored committees, Mr. Banga provides valuable perspective on engaging and partnering with regulators. His brand marketing experience (including at several global food and beverage companies) adds strong consumer insight.



- Director since April 2010**
- Age at Annual Meeting 60**
- Additional Positions**
- Member, President's Advisory Committee for Trade Policy and Negotiations (U.S.)
  - Former member, President's Commission on Enhancing National Cybersecurity (U.S.)
  - Co-founder, Cyber Readiness Institute
  - Member and former chairman, U.S.-India Business Council
  - Director of the American Red Cross
  - Fellow, Foreign Policy Association
  - Vice Chairman, The Business Council
  - Member, materials advisory committee of the Board of Directors, DowDuPont, Inc.

- Founding Trustee, U.S.-India Strategic Partnership**
- Co-Chair, Partnership New York City

- Previous Experience**
- President and COO, (2009-2010)
  - Executive positions, (1996-2009), including Asia Pacific regional and CEO, International Consumer Group, President, Global North America for CiticFinancial Consumer A

- Post Public**
- The Dow Chemical Company
  - Kraft Foods

### EXECUTIVE COMPENSATION

On March 1, 2017, the HRCC granted stock options and PSUs under our Incentive Plan ("LTIP") to the NEOs.

Name	Stock
Ajay Banga	\$6,641,641
Martina Hund-Mejean	\$2,363,010
Gary J. Flood	\$3,576,637
Ann Cairns	\$4,809,615
Craig Vosburg	\$4,809,615

Amounts differ from the Summary Compensation Table due to the inclusion of the closing price of the common stock on the date of grant. The number of PSUs awarded is based on the grant date value of \$112.31 and standard ASC Topic 718 excluding options or PSU awards vesting. Whether, and the extent to which, the PSU awards are based on Mastercard's performance is determined by the HRCC. The PSU awards are based on the HRCC's analysis of the company's performance against its goals. The HRCC's analysis of the PSU awards is based on the HRCC's analysis of the company's performance against its goals. The HRCC's analysis of the PSU awards is based on the HRCC's analysis of the company's performance against its goals.



TALK BACK TO US!

Share what you think about  
Mastercard becoming a  
Symbol Brand and see what  
your colleagues think.

Take our **One Question Poll** on MC Central.

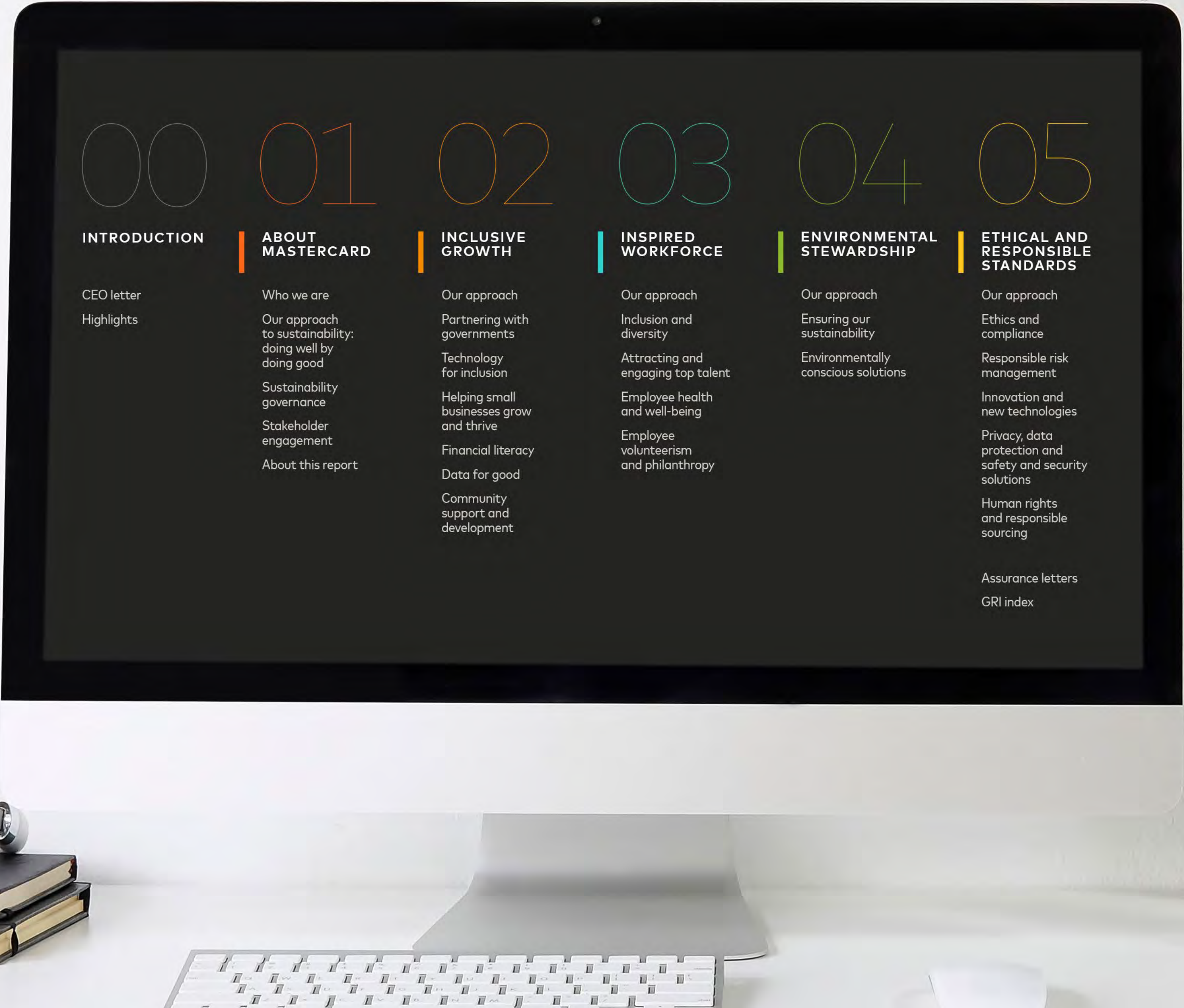
# Open dialogues

We combine our approachable  
typeface with clear language to  
start inclusive conversations and  
trigger human connections.



# Create consistent navigation

When we use typography consistently throughout a document, we teach people to quickly navigate our compositions from headline, to body copy, to caption.

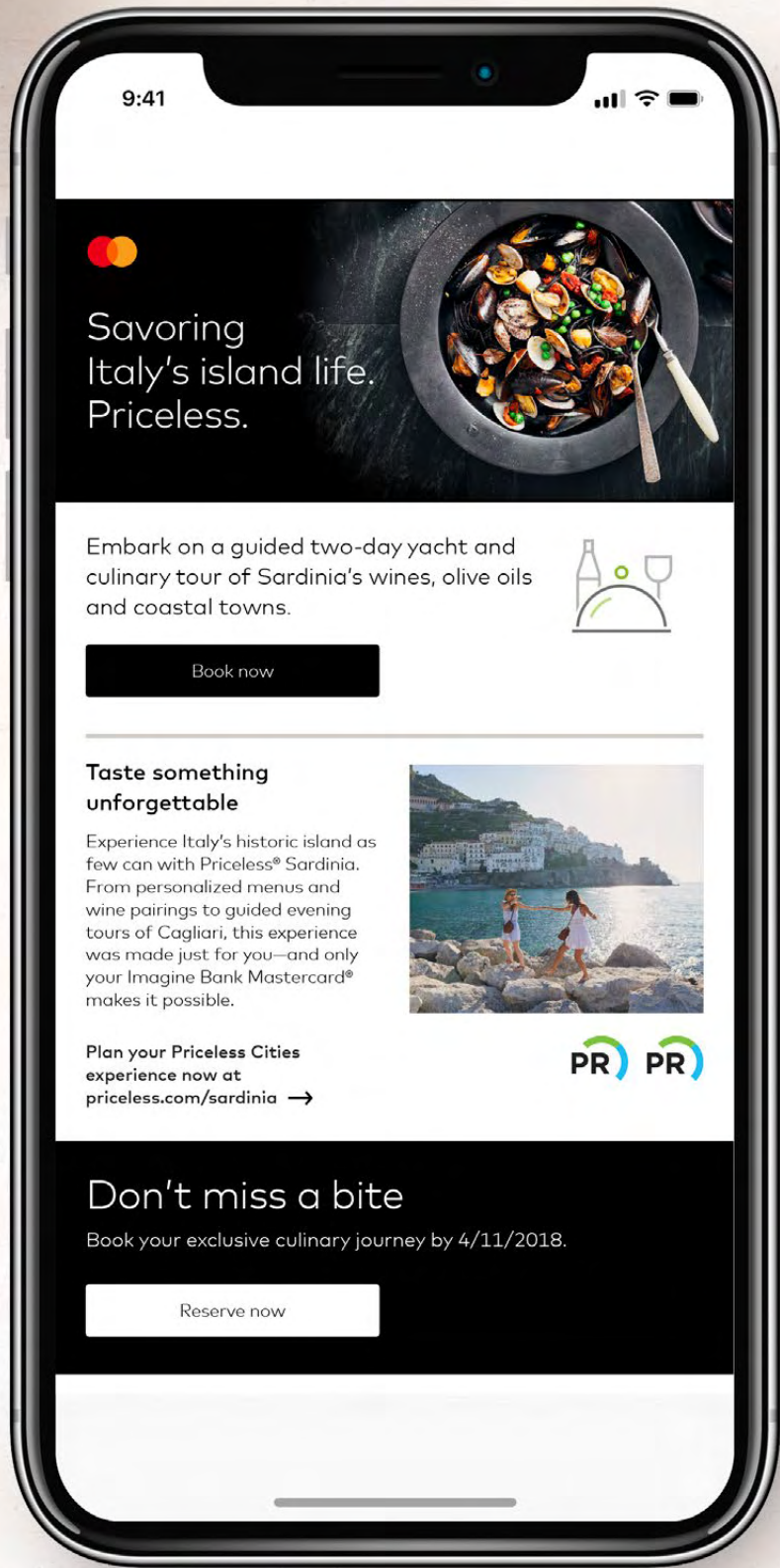






# Enhance readability

When we use effective line spacing and arrange our type in uncluttered layouts, we enhance the readability of our communications, which helps people take in information efficiently.





TYPOGRAPHY



Restricted use

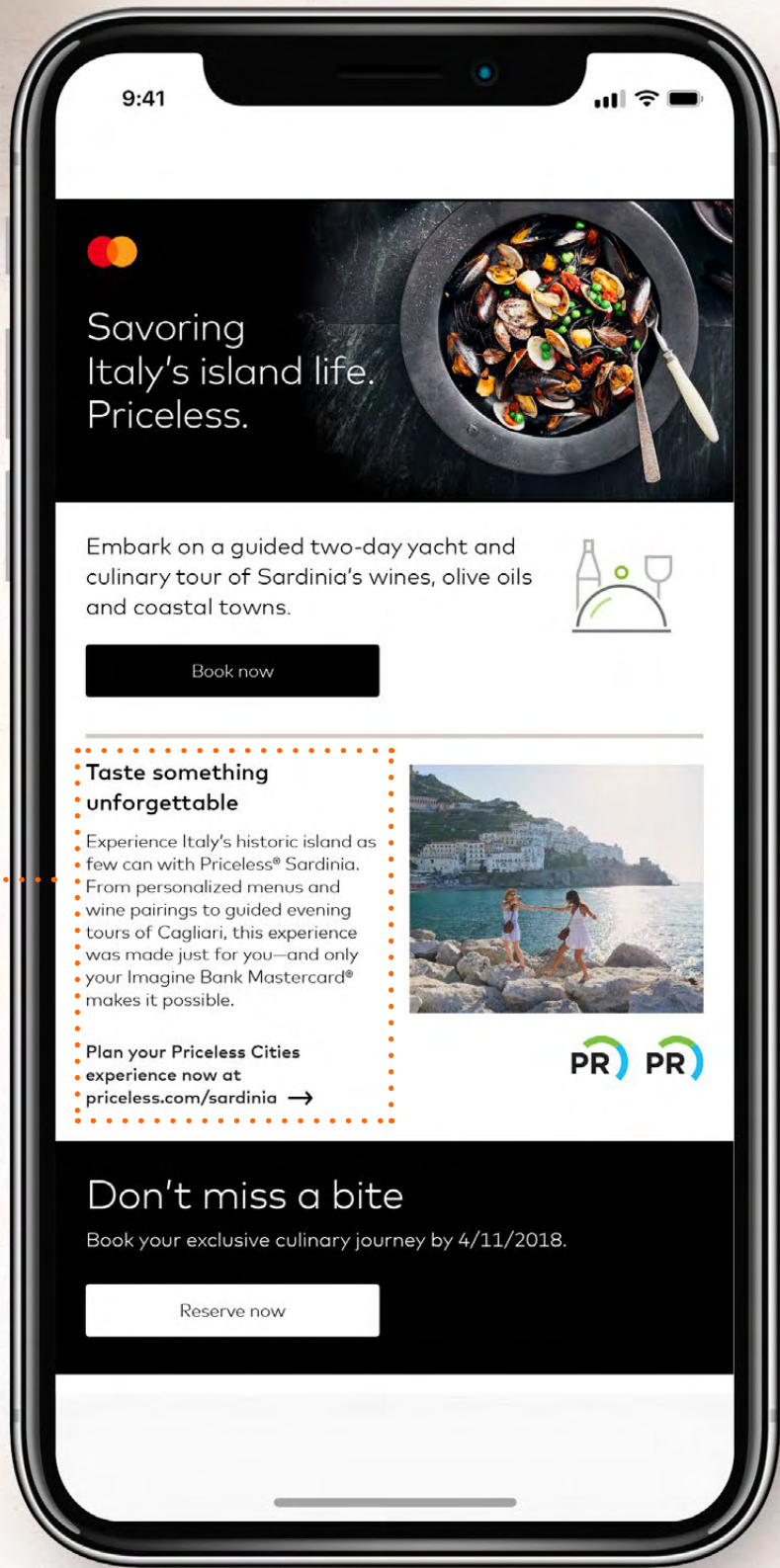
If technical restrictions apply, use our substitute typefaces. In order of preference: Century Gothic, then Arial Unicode.

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
1234567890!@#%&^\*()

Century Gothic

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
1234567890!@#%&^\*()

Arial Unicode





## TYPOGRAPHY

# Apply as a graphic element

Our type has great impact  
when used independently as  
a graphic element to deliver  
powerful messages.

01

### PAYMENT

We're providing the  
technology that's  
leading the way towards  
**A World Beyond Cash®**

02

### PEOPLE

Diversity  
& inclusion

We rank in the **top 10 for diversity**  
for the fourth year in a row



TYPOGRAPHY

Using bold

Use bold sparingly for subtitles, eyebrows, emphasis, and dates.

Sizes and weights

Choose sizes and weights that have presence but don't shout.

Emphasis

Use type with control to emphasize key insights.

01

PAYMENT

We're providing the technology that's leading the way towards

A World Beyond Cash®

02

PEOPLE

Diversity & inclusion

We rank in the top 10 for diversity for the fourth year in a row



At the Design Center

Here's essential information to get you started:

▶ Typography video

↓ Typography snapshot

↓ Mark for MC (official typeface)

↓ Additional language support

If there's something not covered in this chapter or you have questions write to us at:  
[askdesigncenter@mastercard.com](mailto:askdesigncenter@mastercard.com)





07

## Icons

Big ideas in  
small spaces





# Big ideas in small spaces

Icons are telegraphic visual shortcuts that can symbolize people, ideas, objects, places, activities, and themes. They have the ability to transcend linguistic and cultural differences to help us communicate universally.

## UNIQUELY MASTERCARD

The icons we created are meant to be simple, ownable, and modern. There's a distinct language in the way they are constructed, to convey a style that's uniquely Mastercard.

## DID YOU KNOW?

Our brains can identify an image in just 13 milliseconds. This means that images such as icons can be more immediate than language.<sup>6</sup>







ICONS

Mastercard integrated travel solutions


A suite of travel services that can be customized in a way that will set you apart from your competitors, integrated seamlessly to your banking app or websites.




PREMIUM TRAVEL




PRICELESS EXPERIENCES




IN-TRANSIT BENEFITS




PERSONALIZED SERVICE




PREMIUM SHOPPING



PAY WITH REWARDS



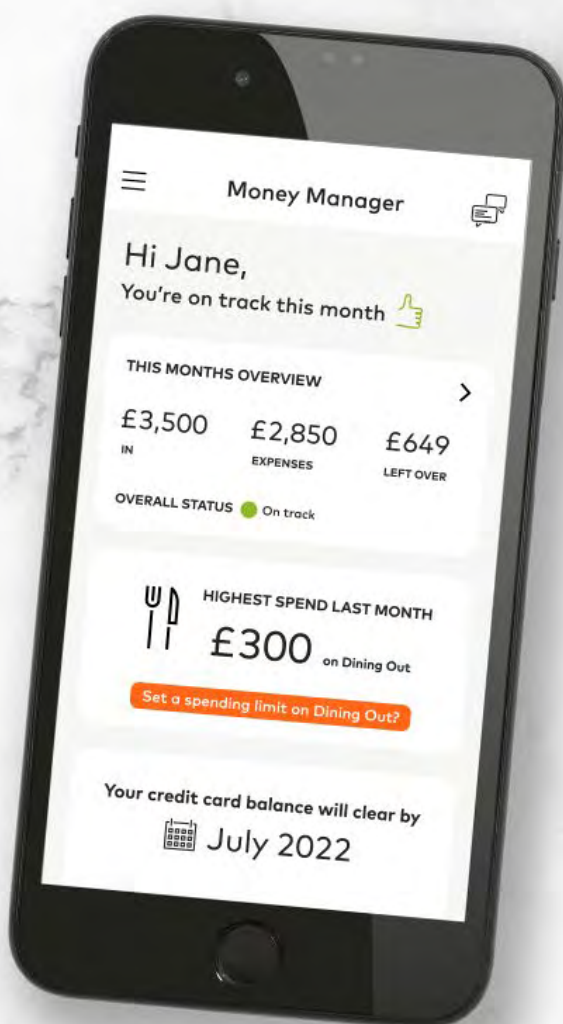
FLEXIBLE APIS



TRIGGERED MESSAGING

1 Present Context

2 Drivers of Change



# Help with navigation

Icons can be used across all Mastercard channels, to signpost information and help people navigate with speed through our universe.



ICONS

# Organize information

When used purposefully, icons help us organize our data and information effectively. We can use them to emphasize information, highlight key data points, and set hierarchies.





## ICONS



take  
initiative

June 27-28, 2018

innovation  
week 2018

Represent  
a program  
or event

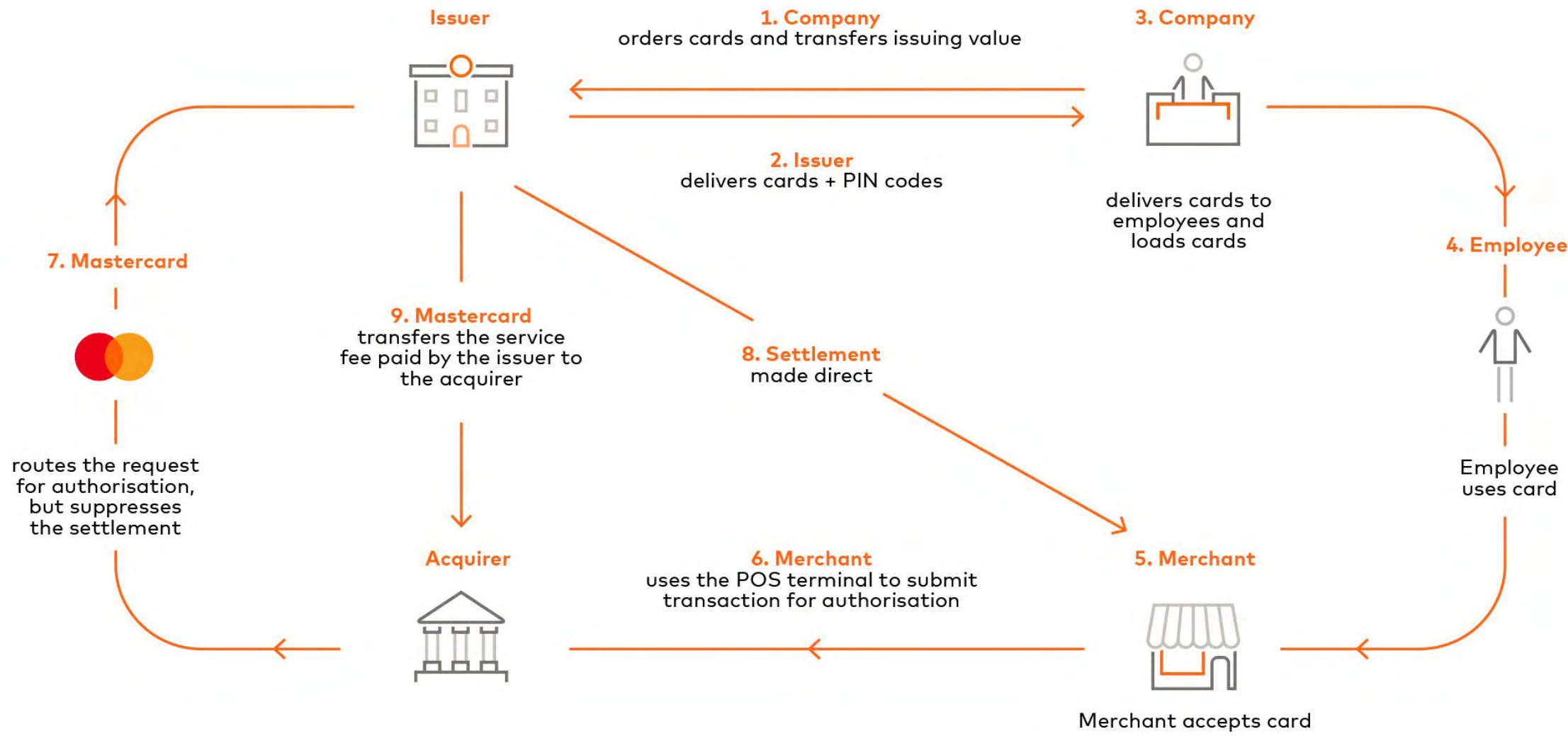
A unique icon can add individuality and personality to internal teams, projects, events, and initiatives while emphasizing the cohesiveness of our overall brand and vision.



# Describe a process or journey

We can use icons to  
intuitively describe  
how a process works  
or how users experience  
a product.

At every stage, Mastercard makes the payment process effortless



The 4-Party card-based model – The flexibility of bi-lateral settlement



USE CASES

Tap on Phone helps merchants support and improve payment experiences for many business situations.



**Empower on the go vendors**

For businesses with kiosks at entertainment and sporting events, food trucks or traveling services, Tap on Phone is just as agile as the business they provide.



**Facilitate events**

When concerts, charity fundraisers and sports events need to accept electronic payments and donations, they now have a convenient method.



**Get access to the broader financial ecosystem**

For micro and small businesses that have previously been excluded due to cost, Tap on Phone gives the opportunity to take advantage of new services in the financial ecosystem.



**Support payment on delivery**

When businesses offer services at the door, e.g., food and package delivery, their customers no longer have to worry about having cash on-hand.



**Remove in-store checkout friction**

Long lines not only slow down business, but also impact visitor experiences. Tap on Phone expedites the payment process and lets businesses bring the checkout to the customer.



# Simplify storytelling

Connecting icons in a meaningful series allows us to tell wider and more complex stories, always in a succinct and intuitive way. We differentiate icons in a series by using a different accent color with tints and shades for each icon.





USE CASES

Tap on Phone helps merchants support and improve payment experiences for many business situations.



**Empower on the go vendors**

For businesses with kiosks at entertainment and sporting events, food trucks or traveling services, Tap on Phone is just as agile as the business they provide.



**Facilitate events**

When concerts, charity fundraisers and sports events need to accept electronic payments and donations, they now have a convenient method.



**Get access to the broader financial ecosystem**

For micro and small businesses that have previously been excluded due to cost, Tap on Phone gives the opportunity to take advantage of new services in the financial ecosystem.



**Support payment on delivery**

When businesses offer services at the door, e.g., food and package delivery, their customers no longer have to worry about having cash on-hand.



**Remove in-store checkout friction**

Long lines not only slow down business, but also impact visitor experiences. Tap on Phone expedites the payment process and lets businesses bring the checkout to the customer.



**Highlights**

Emphasize the relevant element of an icon by applying one accent color (with tints and shades, if necessary).



Single color



Icons with tints and shades applied



ICONS

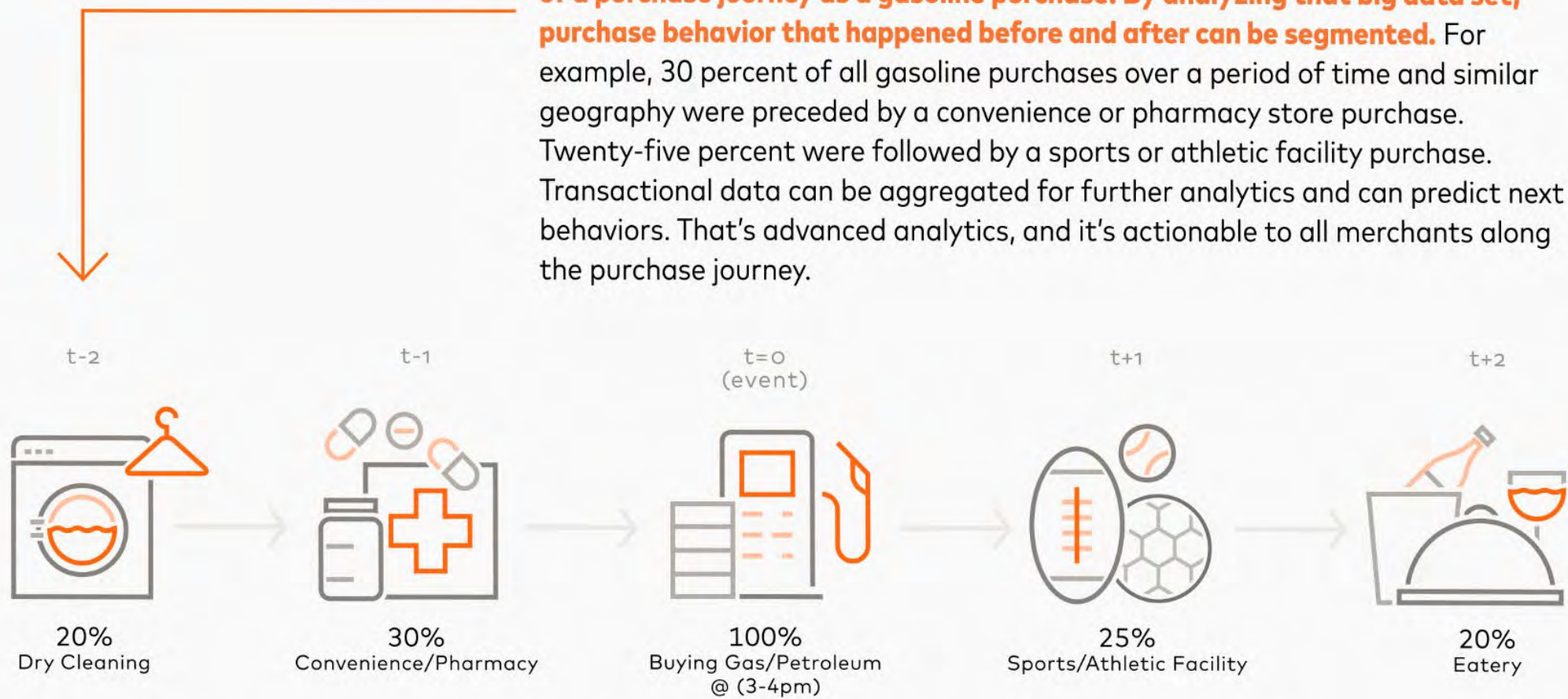
# Convey abstract ideas

We can combine icons to make composites, called pictograms, to convey new, complex, or abstract ideas.



PURCHASE SEQUENCE ANALYTICS

Transactional data completes the shopper journey picture and allows companies to act on different points of that journey. Example: **Let's take the center point of a purchase journey as a gasoline purchase. By analyzing that big data set, purchase behavior that happened before and after can be segmented.** For example, 30 percent of all gasoline purchases over a period of time and similar geography were preceded by a convenience or pharmacy store purchase. Twenty-five percent were followed by a sports or athletic facility purchase. Transactional data can be aggregated for further analytics and can predict next behaviors. That's advanced analytics, and it's actionable to all merchants along the purchase journey.



SPEND DENSITY ANALYTICS

While digital marketers are familiar with click density, spend density matches shopper spend to zip codes and then to more specific locations. Example: A department store chain can make inventory, pricing, media, and even expansion decisions based on the total spend by zip code. Rather than judging a zip code based on real estate values, actual spend data can define where customers are making purchases.





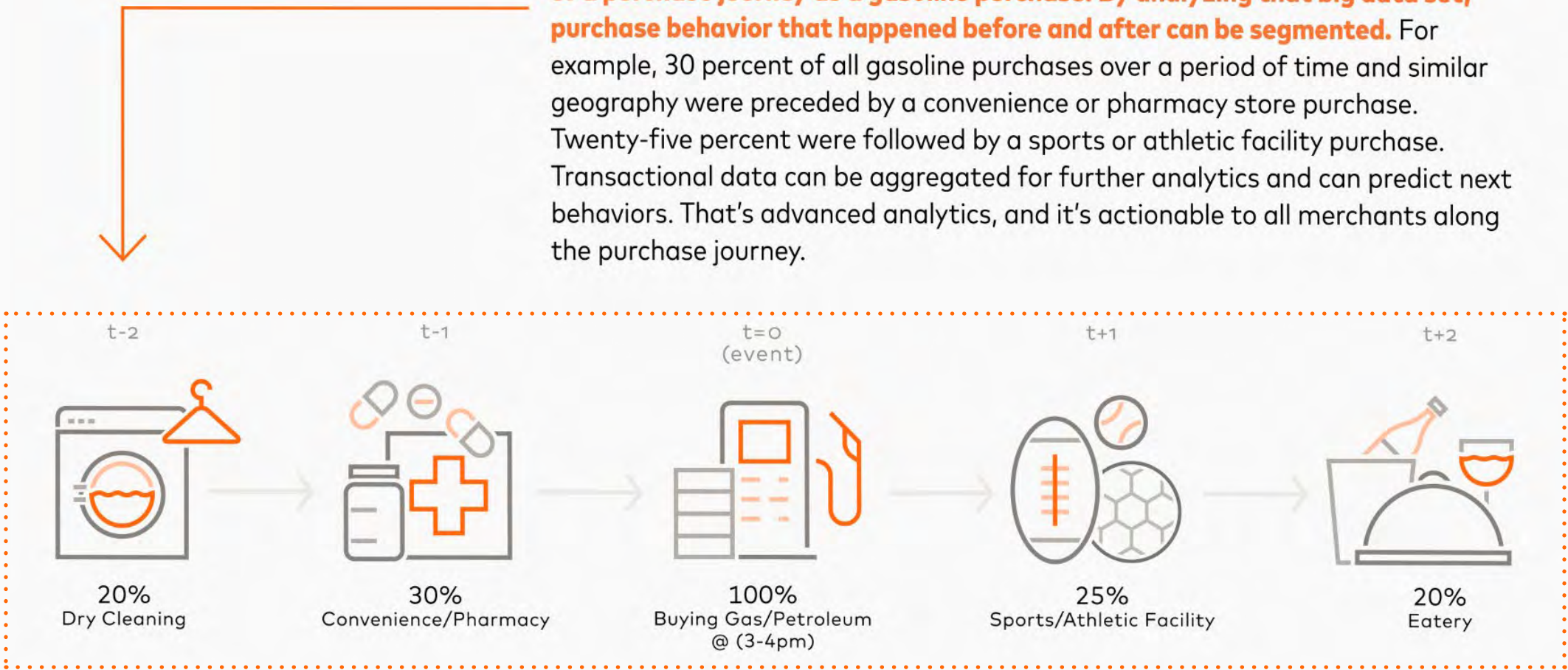
ICONS

Legibility

Keep icons legible by ensuring adequate color and size contrast.

PURCHASE SEQUENCE ANALYTICS

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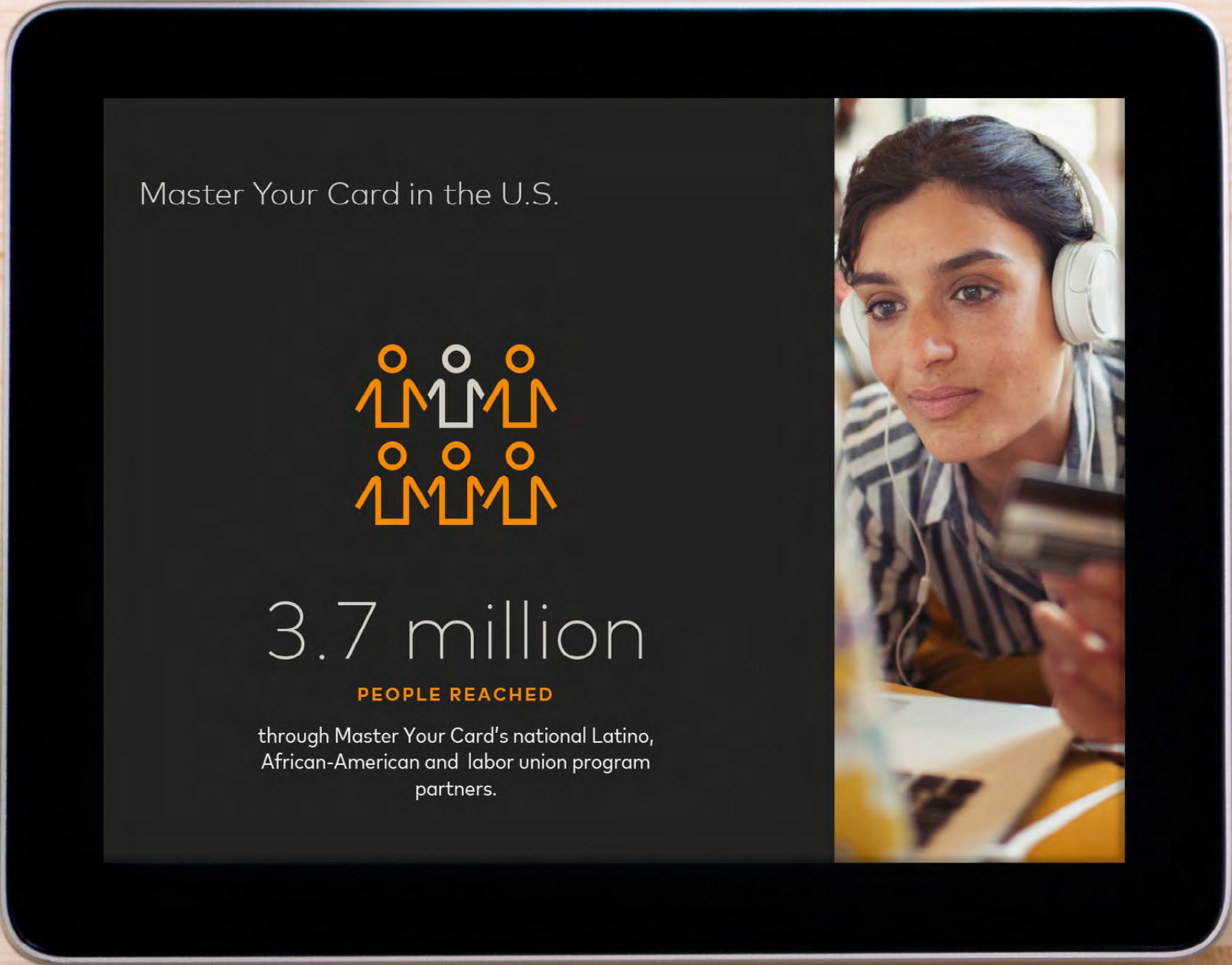
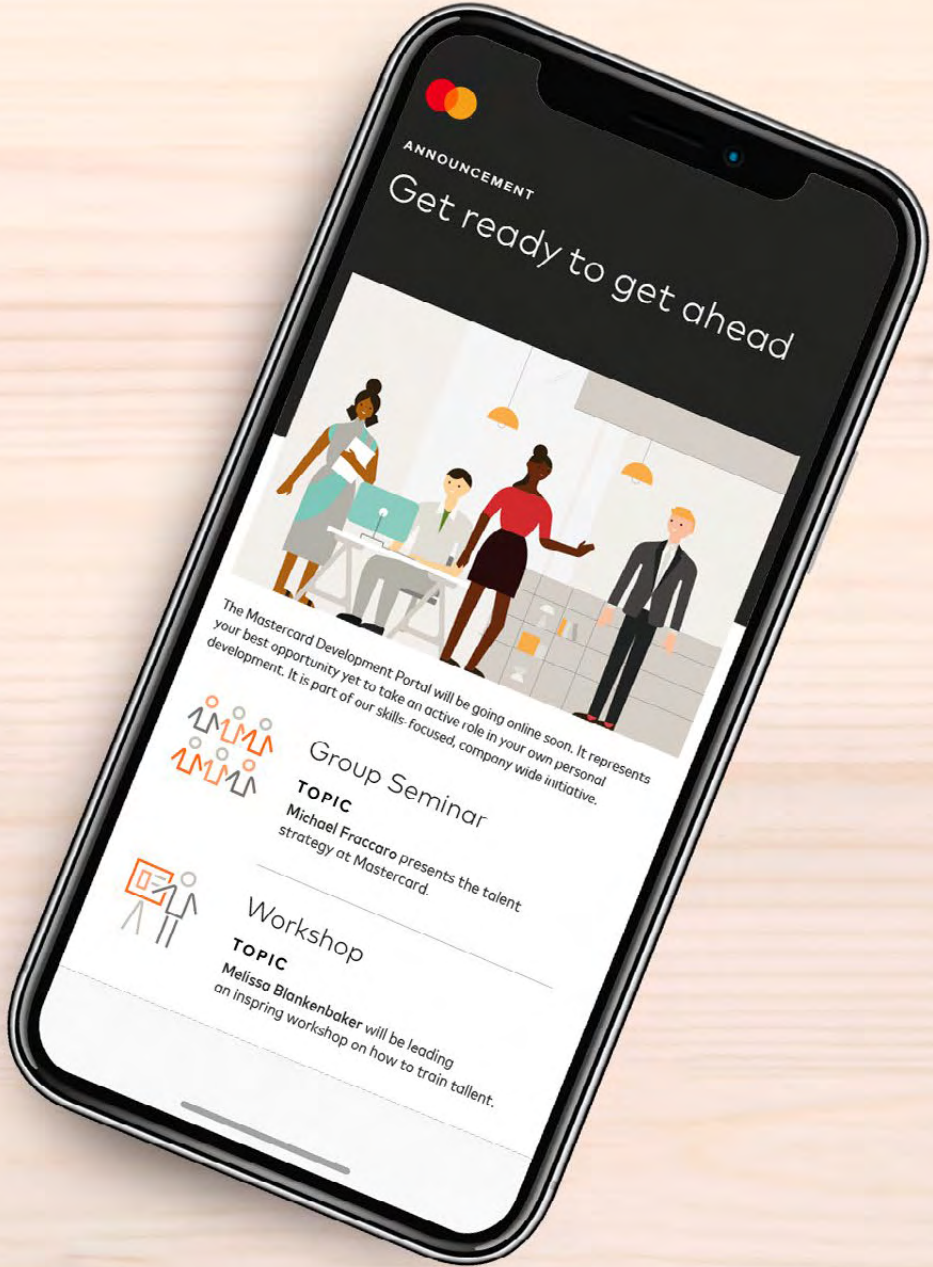




ICONS

# Unify the business

Icons perform a consistent and functional role across our innovative products and services, helping people navigate our business horizontally.





ICONS



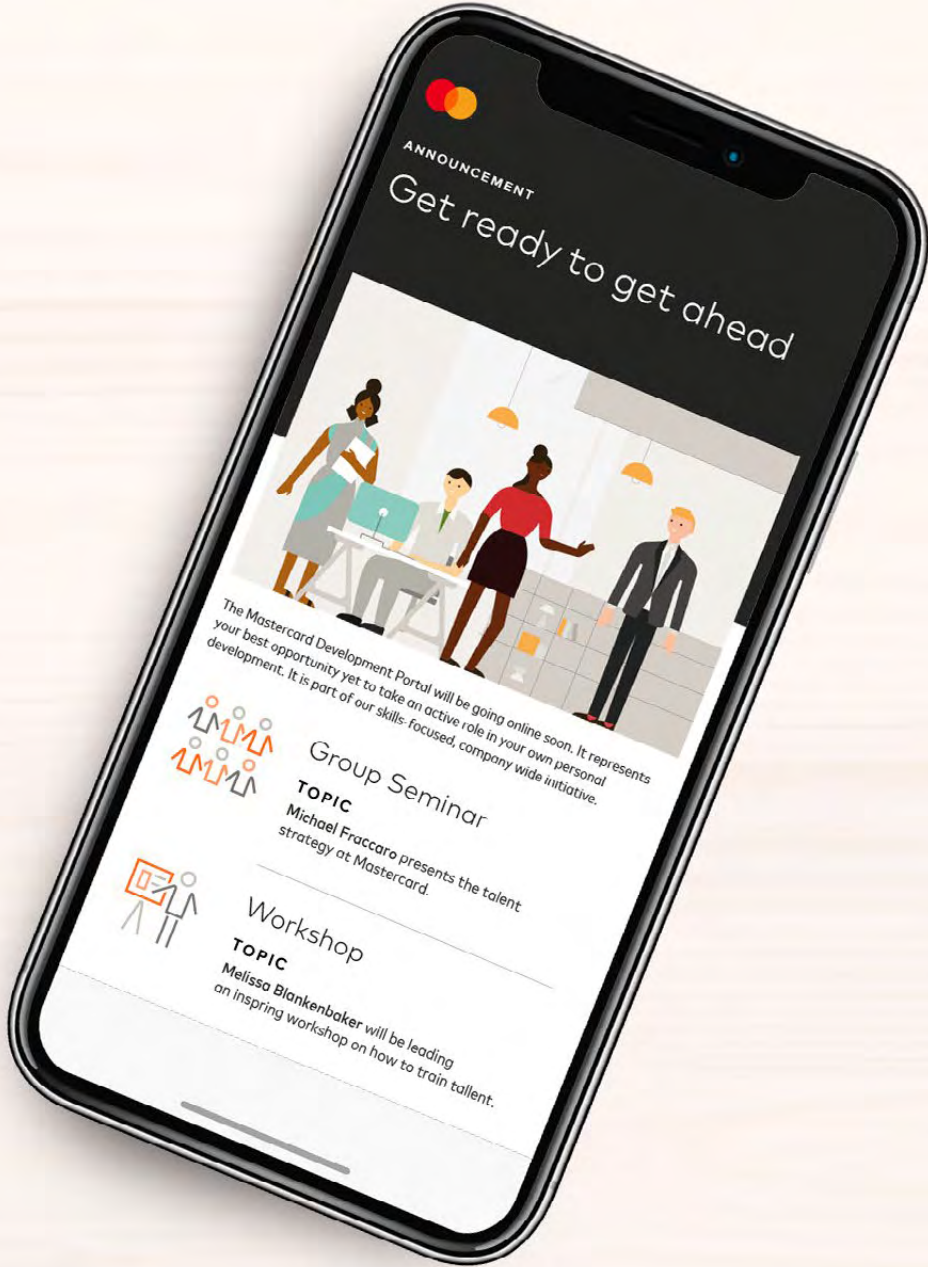
At the Design Center

Here's essential information to get you started:

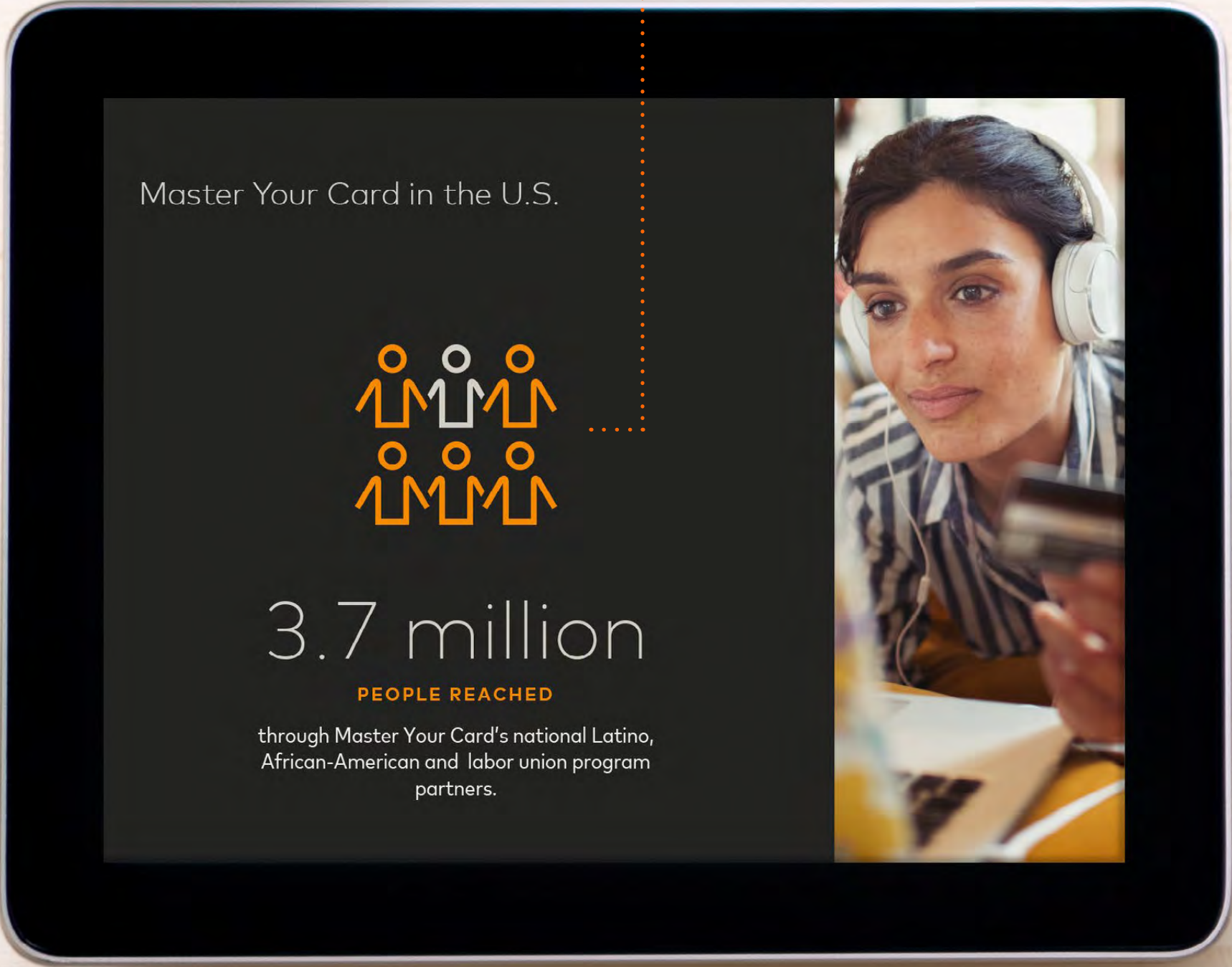
- ▶ **Icons, illustration, and information design video**
- ↓ **Icon artwork** (1000+)
- ↓ **PowerPoint® icon library**
- ↓ **Icon guide** (construction guidance)

If there's something not covered in this chapter or you have questions write to us at:

[askdesigncenter@mastercard.com](mailto:askdesigncenter@mastercard.com)



**Meaning**  
Ensure clarity by choosing an icon that is telegraphic in its representation and purpose.





08

**Illustration**

Story-making  
through drawings





# Story-making through drawings

Illustration is a powerful story-making tool that helps us bring to life diverse narratives, intangible technologies, and new-to-world products, always in an approachable way that everyone can understand.

## UNIQUELY MASTERCARD

Every brand has a color palette, but few have a custom-designed illustration style. At Mastercard, we have a distinct need to tell stories about our products and services that connect to a global audience. We think illustration helps us do that.

## DID YOU KNOW?

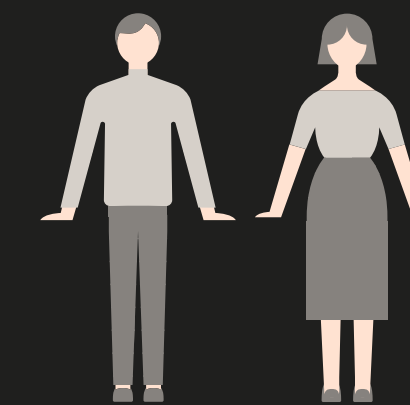
Visual thinking is deeply ingrained in the human brain. Our very first written languages were logographic, or pictorial, and even now we continue to think in pictures, unconsciously creating vivid visual images to accompany our thoughts.<sup>7</sup>



Objects



Environments



Figures



Expression features



Different cultures



Diversity



## ILLUSTRATION

# Communicate to a global audience

We use illustration to communicate to a global audience because everyone can understand it, regardless of language and culture.



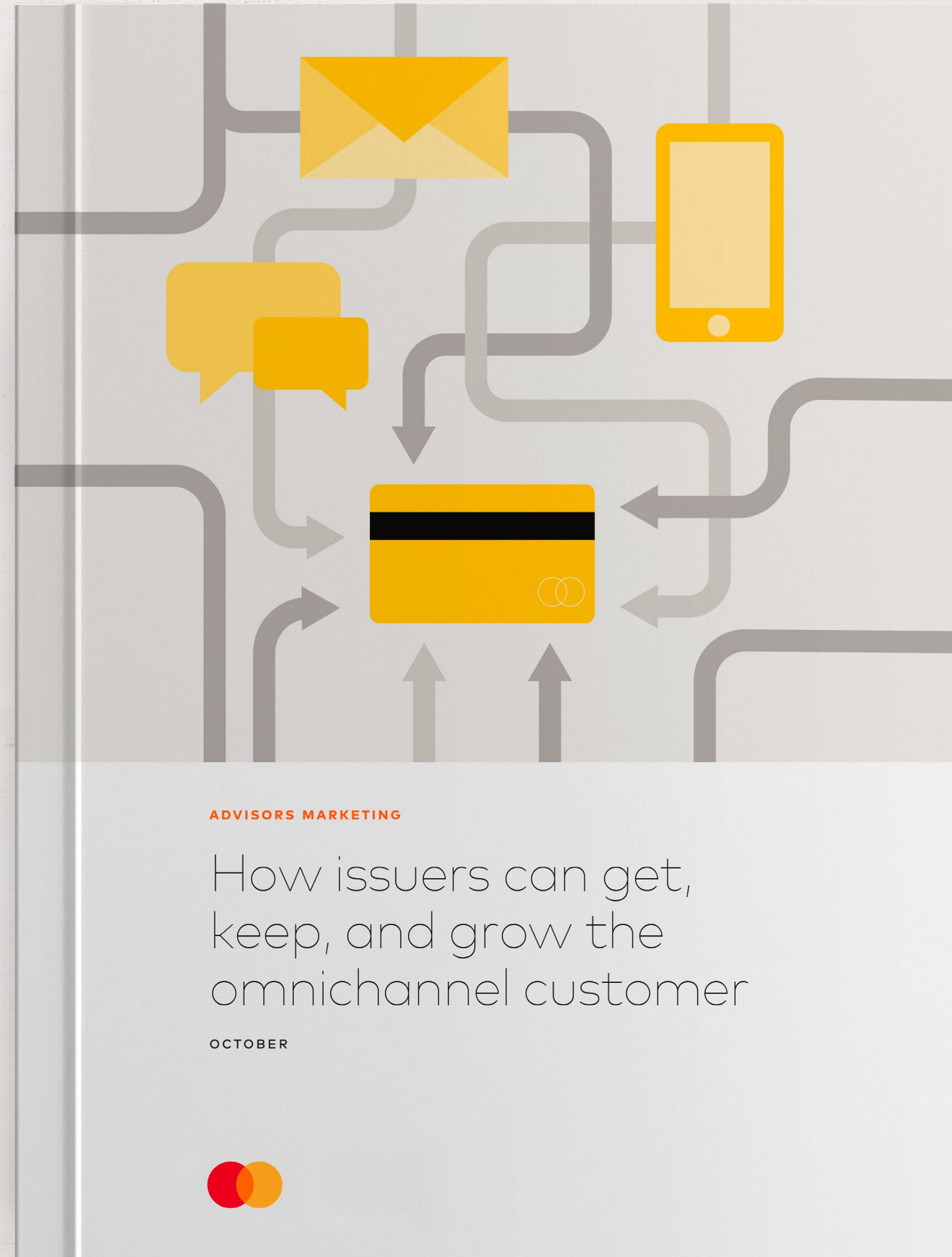


## ILLUSTRATION



# Visualize the intangible

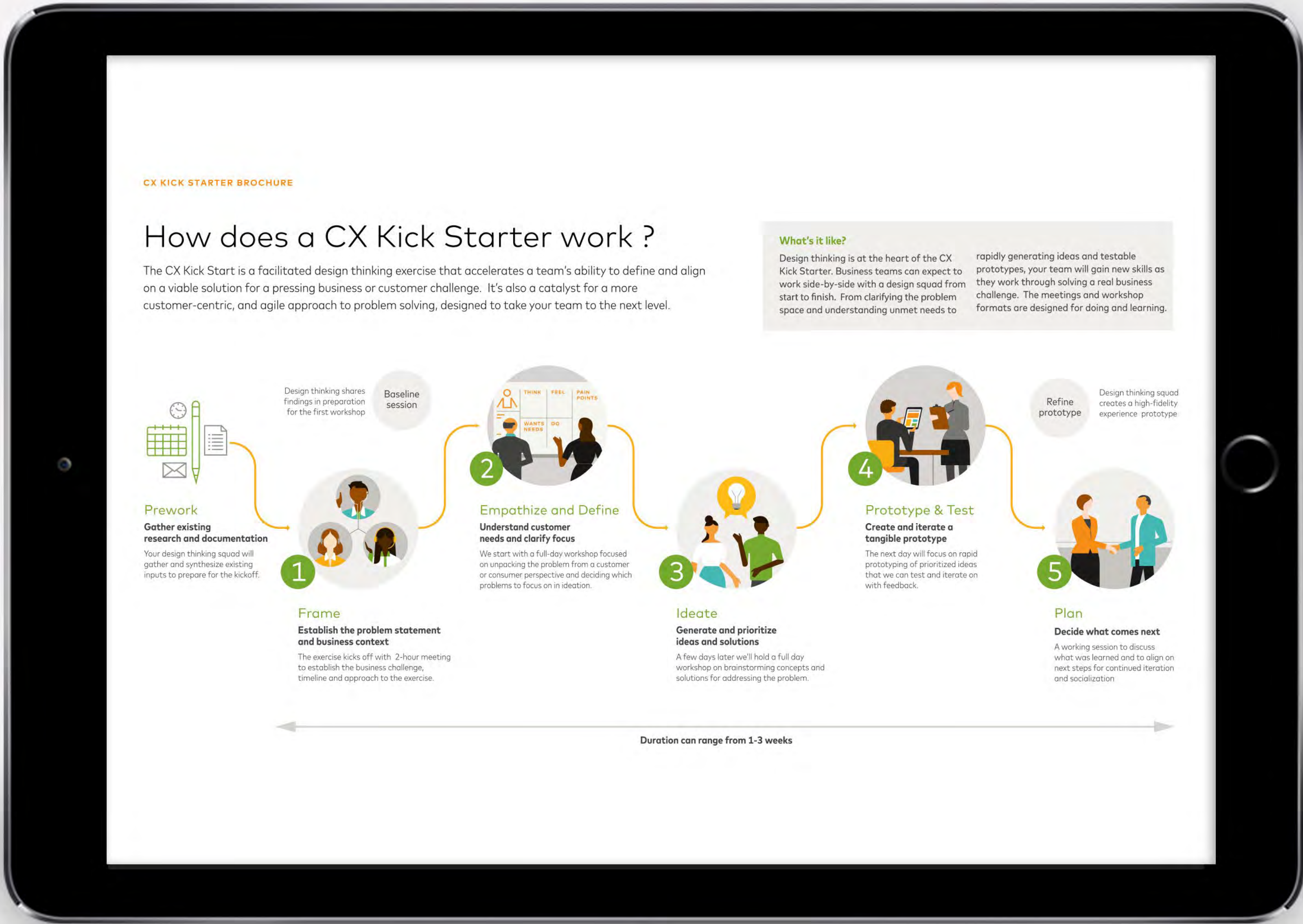
We use illustration to bring to life intangible concepts and new technologies.





Illustrate complex concepts

Illustrations can help us clarify and explain complex subject matter.





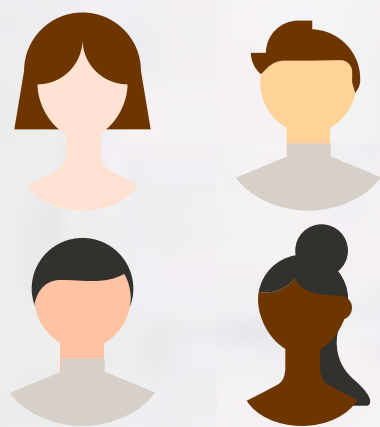
ILLUSTRATION

Faces

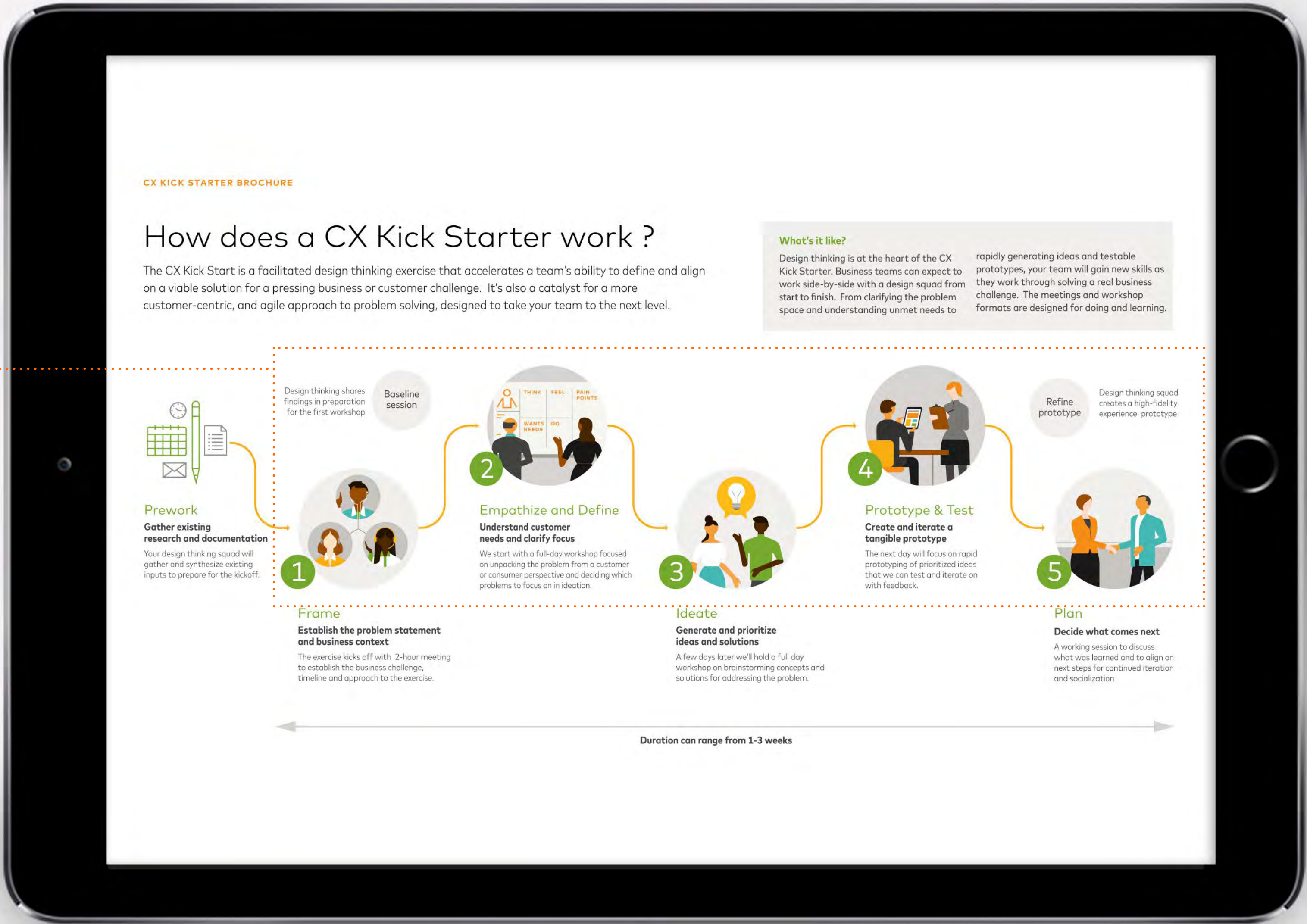
Smaller illustrations don't require facial features, as the details will get lost.



Large illustrations



Small illustrations

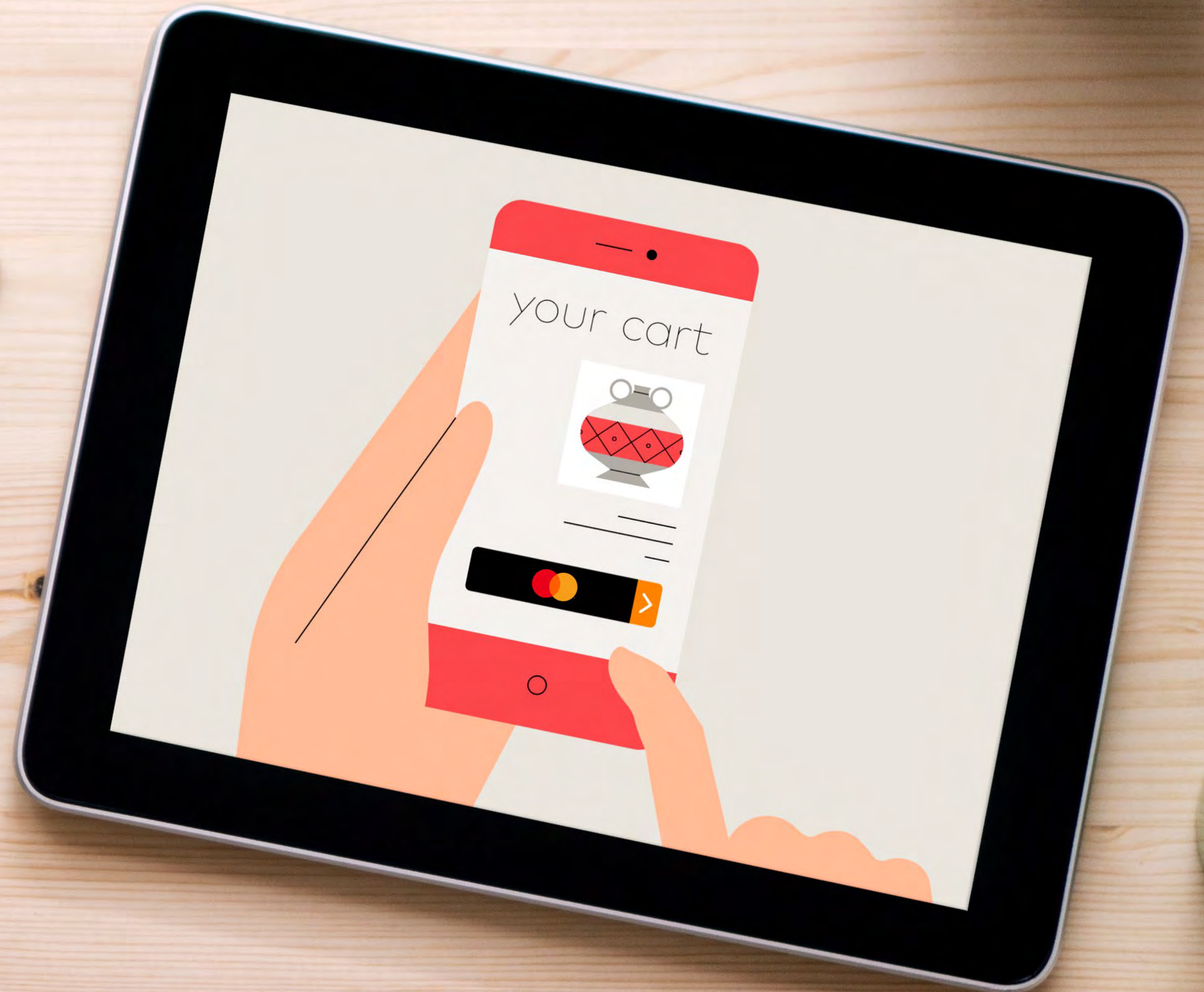




## ILLUSTRATION

# Tell product stories

Illustration can help us build visual stories that explain the development or use of products.





ILLUSTRATION

Metaphors

Illustrations can also be a useful tool to explain less literal ideas.

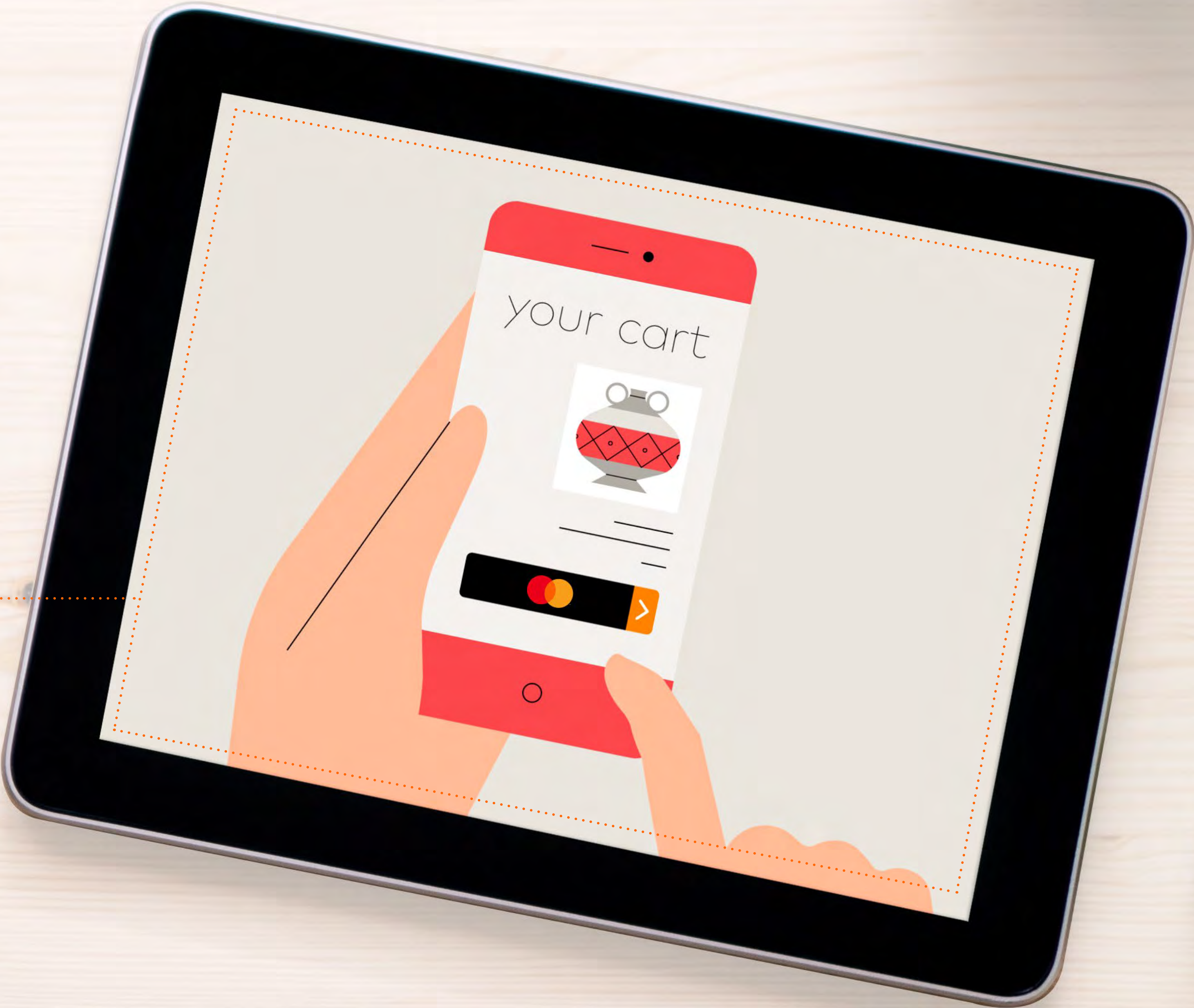


Colors

Use canvas colors as your base and add accent colors purposefully.

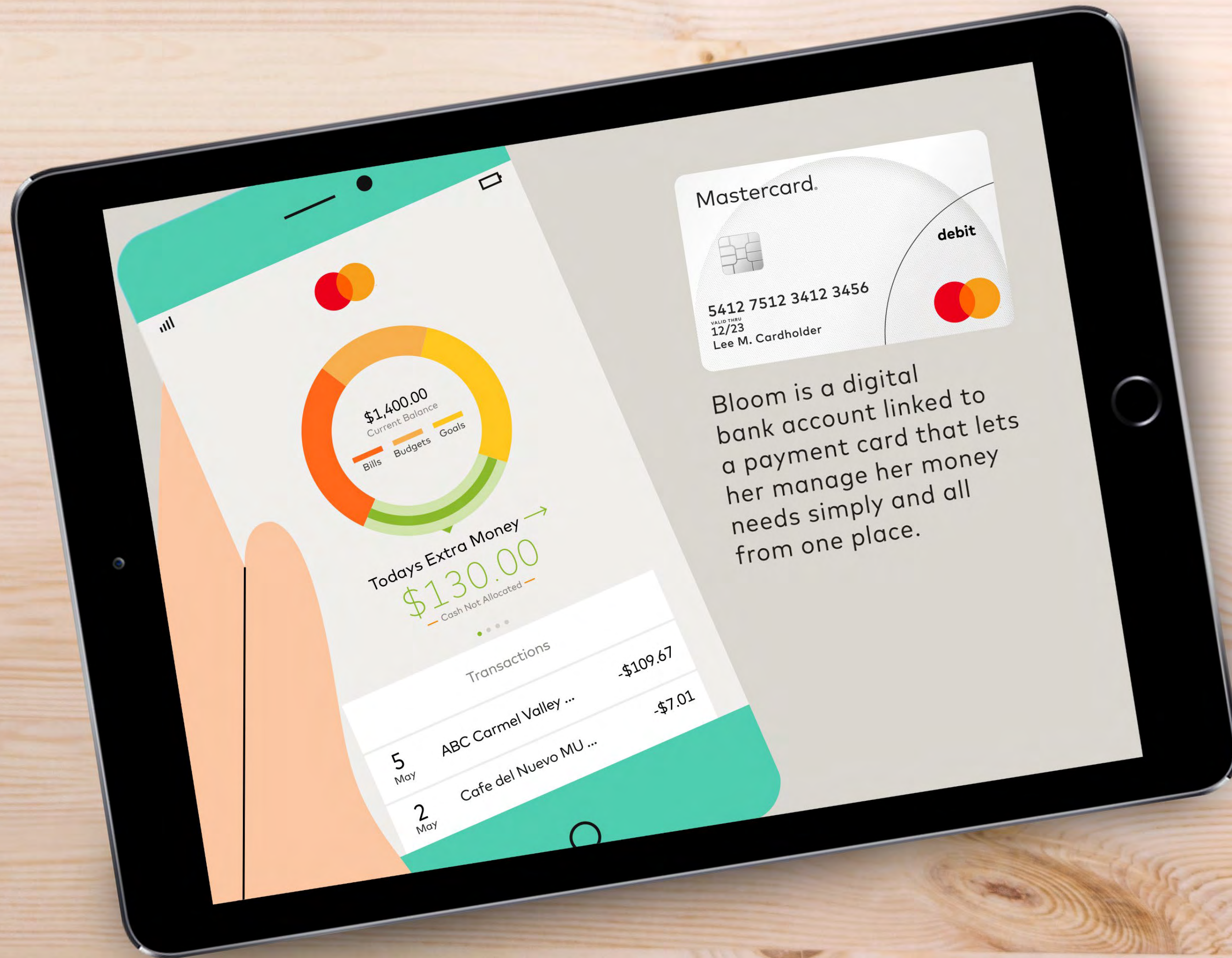
Canvas colors

Accent colors





## ILLUSTRATION

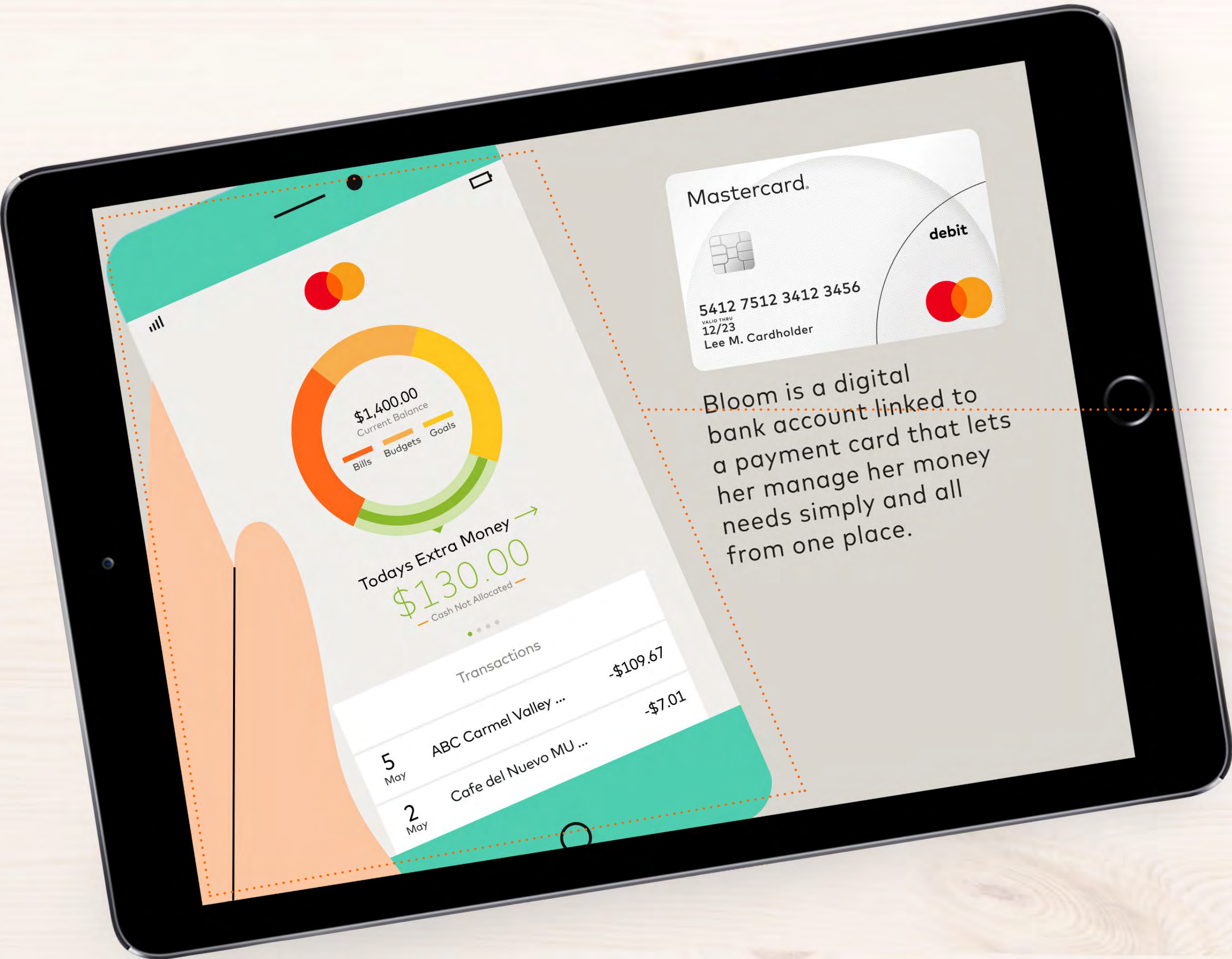


## Clarify functionality

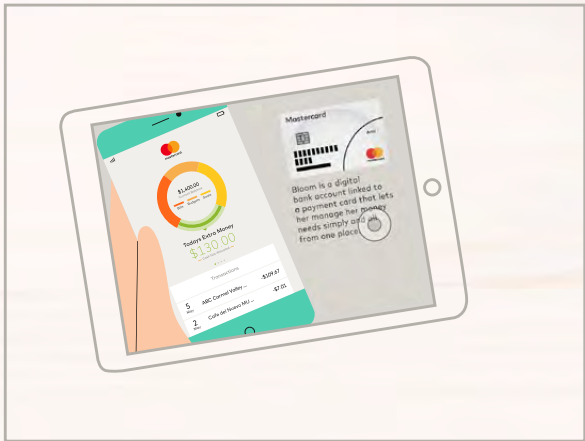
Illustration can help us understand how a product or service is supposed to work.



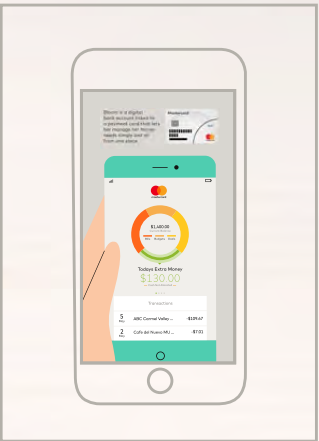
ILLUSTRATION



**Format**  
Adapt illustrations to any format by adding, deleting, or rearranging elements.



Landscape



Portrait



- At the Design Center**  
Here's essential information to get you started:
- ▶ **Icons, illustration, and information design video**
  - ↓ **Illustration toolkit**
  - ↓ **Illustration guide**

Always use a professional illustrator when commissioning illustrations.  
If you need help finding one, write us at:  
**askdesigncenter@mastercard.com**



09

## Information design

Understanding  
data at a glance





# Understanding data at a glance

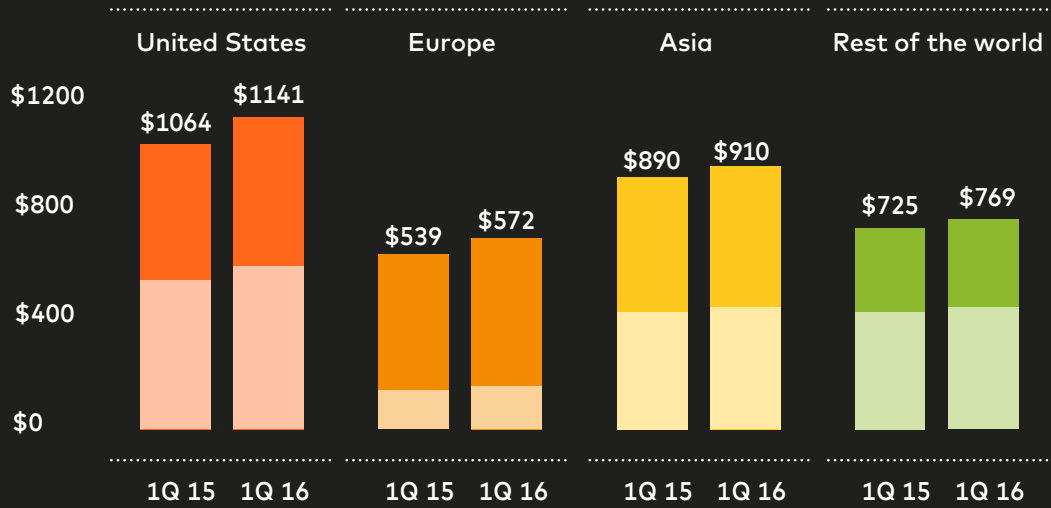
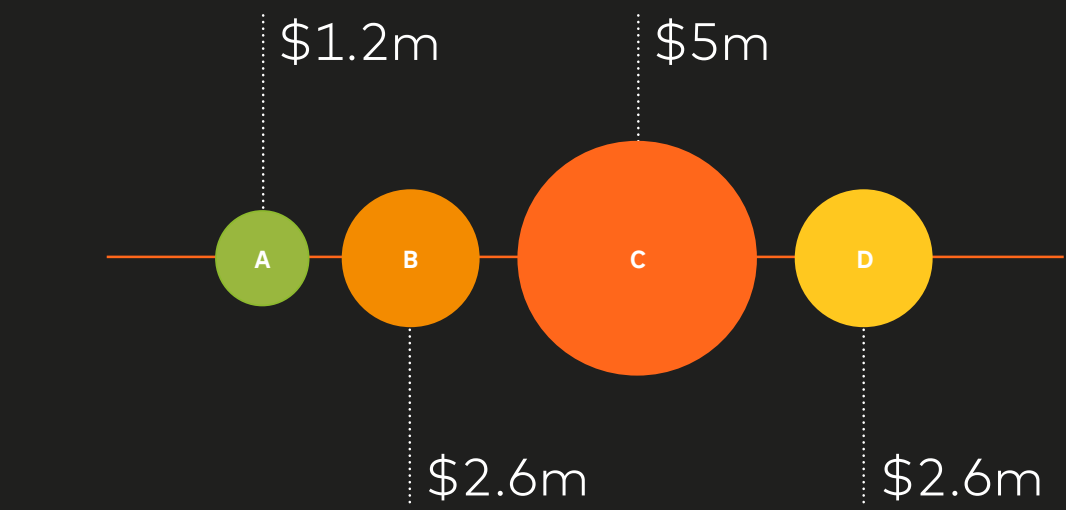
Telling stories clearly with data is at the heart of what we do. Information design is what helps us bring to life our most compelling insights.

UNIQUELY MASTERCARD

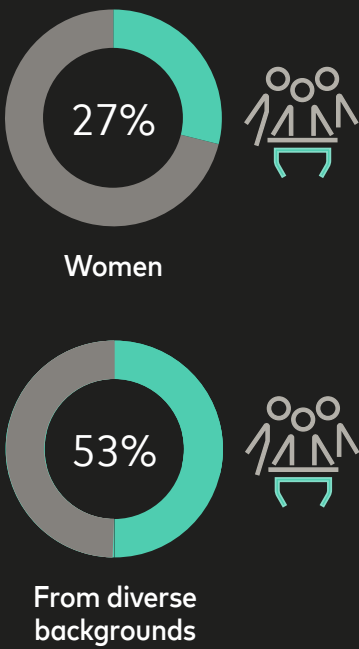
Information design is the meeting point of functionality and creativity. It's how we showcase some of our most inspiring work and visualize our insights in a forward-thinking yet intuitive way.

DID YOU KNOW?

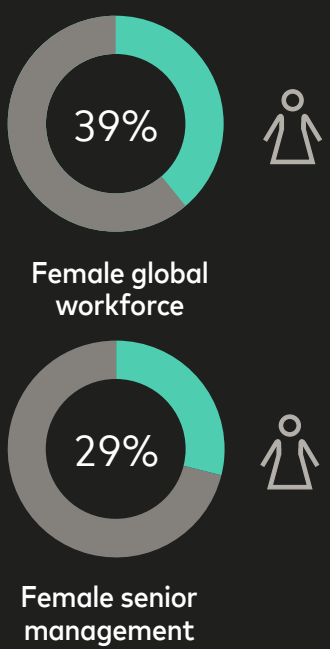
Data visualization is not a modern phenomenon; it has helped people visualize and record information for centuries. The Mesopotamian Empire used clay tokens to visualize abstract values<sup>8</sup>, while the earliest star maps are over 17,000 years old.<sup>9</sup>



OUR BOARD



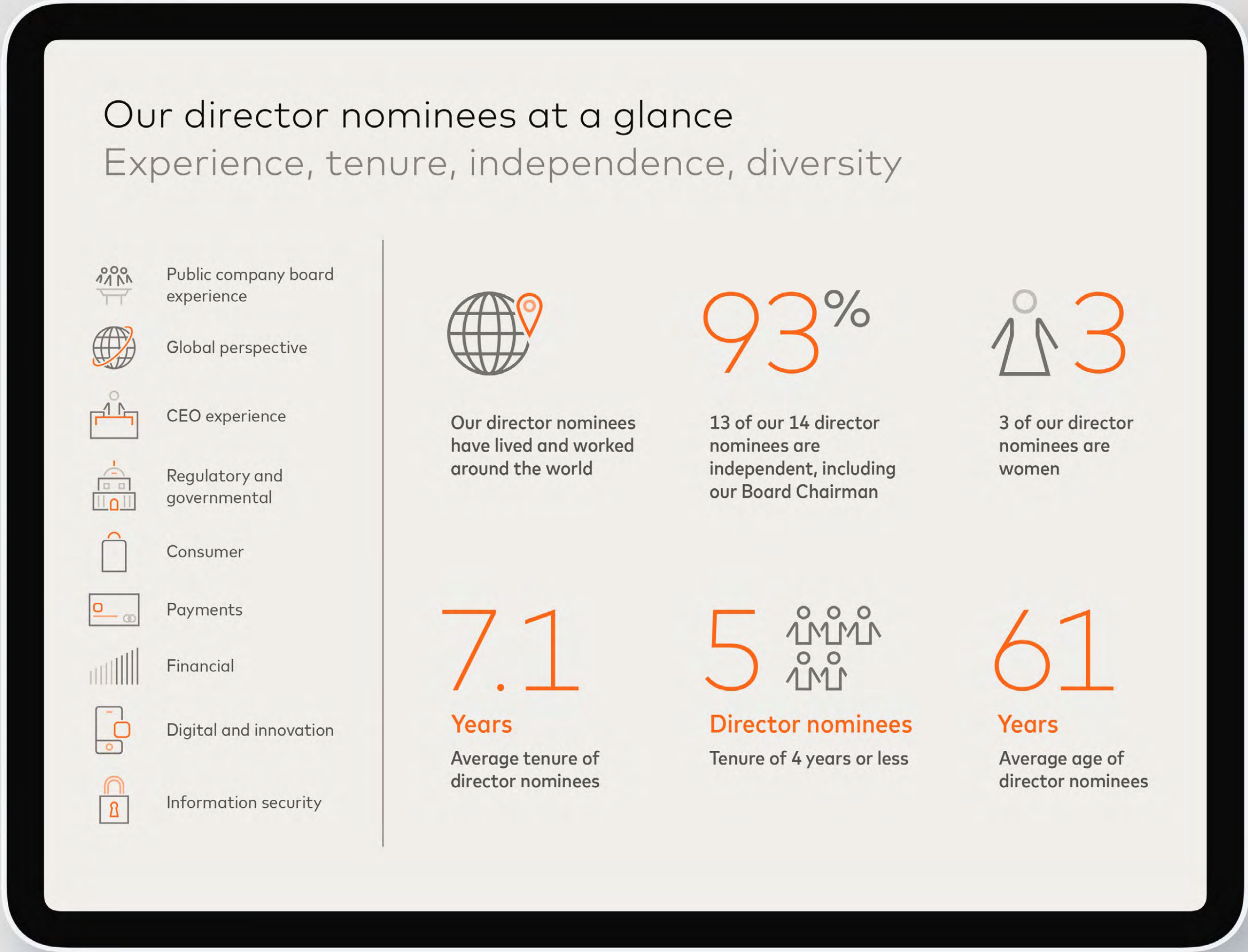
GENDER





# Tell stories with data

We can emphasize critical data points and draw attention to our richest insights.







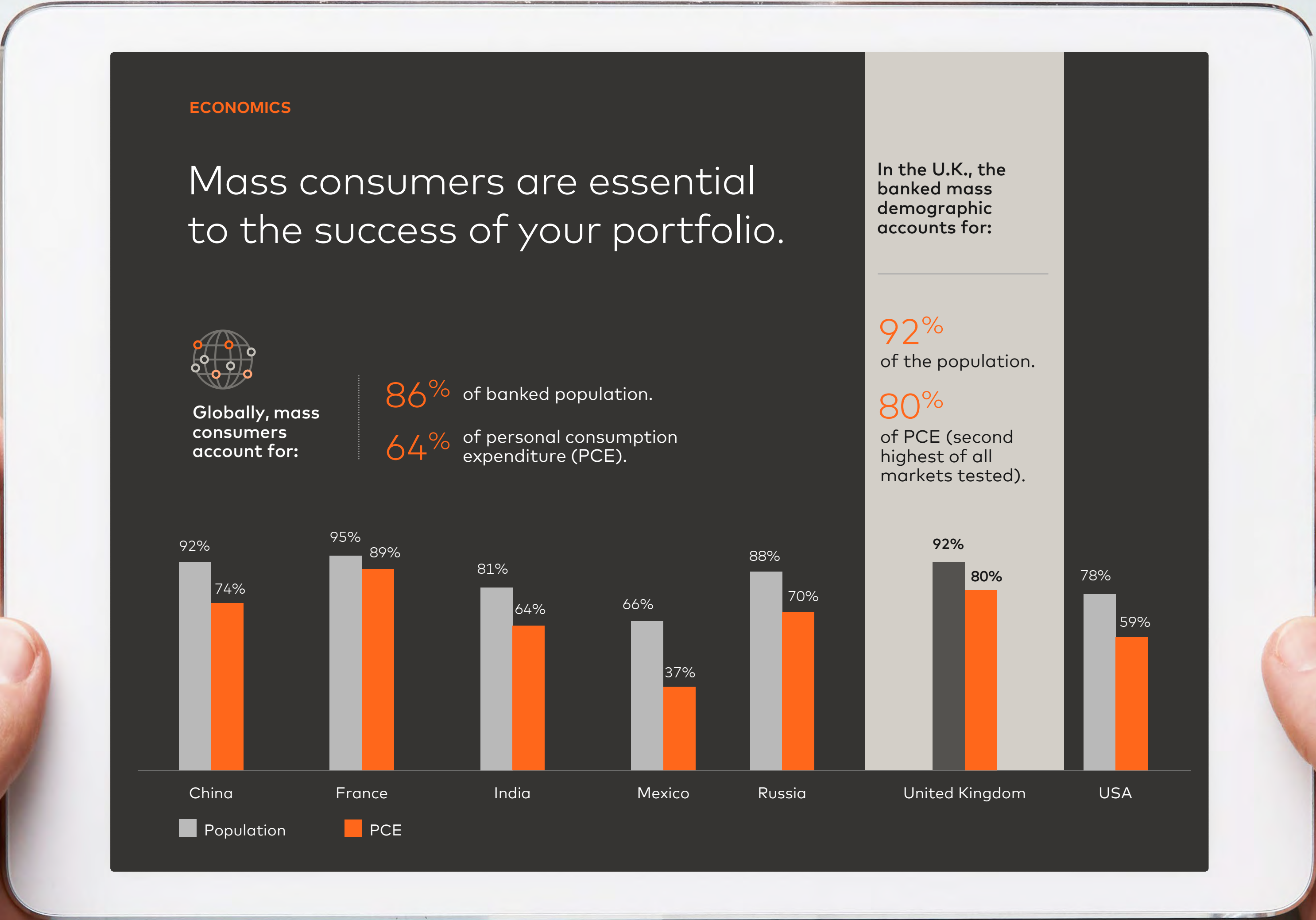
Make data accessible

We present our data clearly and intuitively, achieving a balance of simplicity and analytical rigor that makes it more accessible.



# Direct the eye

Information design helps us organize diverse types of information into readable layouts by creating clear hierarchies.





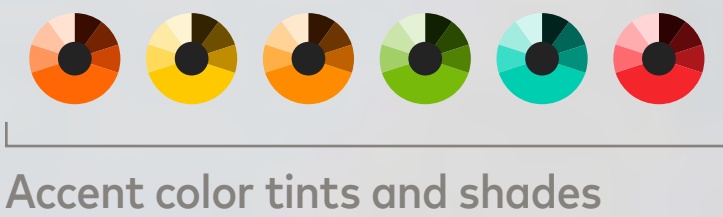
# Compare datasets

From stacked bar charts to choropleth maps, we have a suite of charts available to clearly and accurately visualize and compare diverse datasets.





**Accent colors**  
Use accent colors and their tints and shades to emphasize data points and insights.





# Simplify concepts

Using information design to explain complex or abstract concepts allows us to present information in an easily digestible way.





Chart types

Select the most appropriate chart type by consulting our chart explanations available at the Design Center.



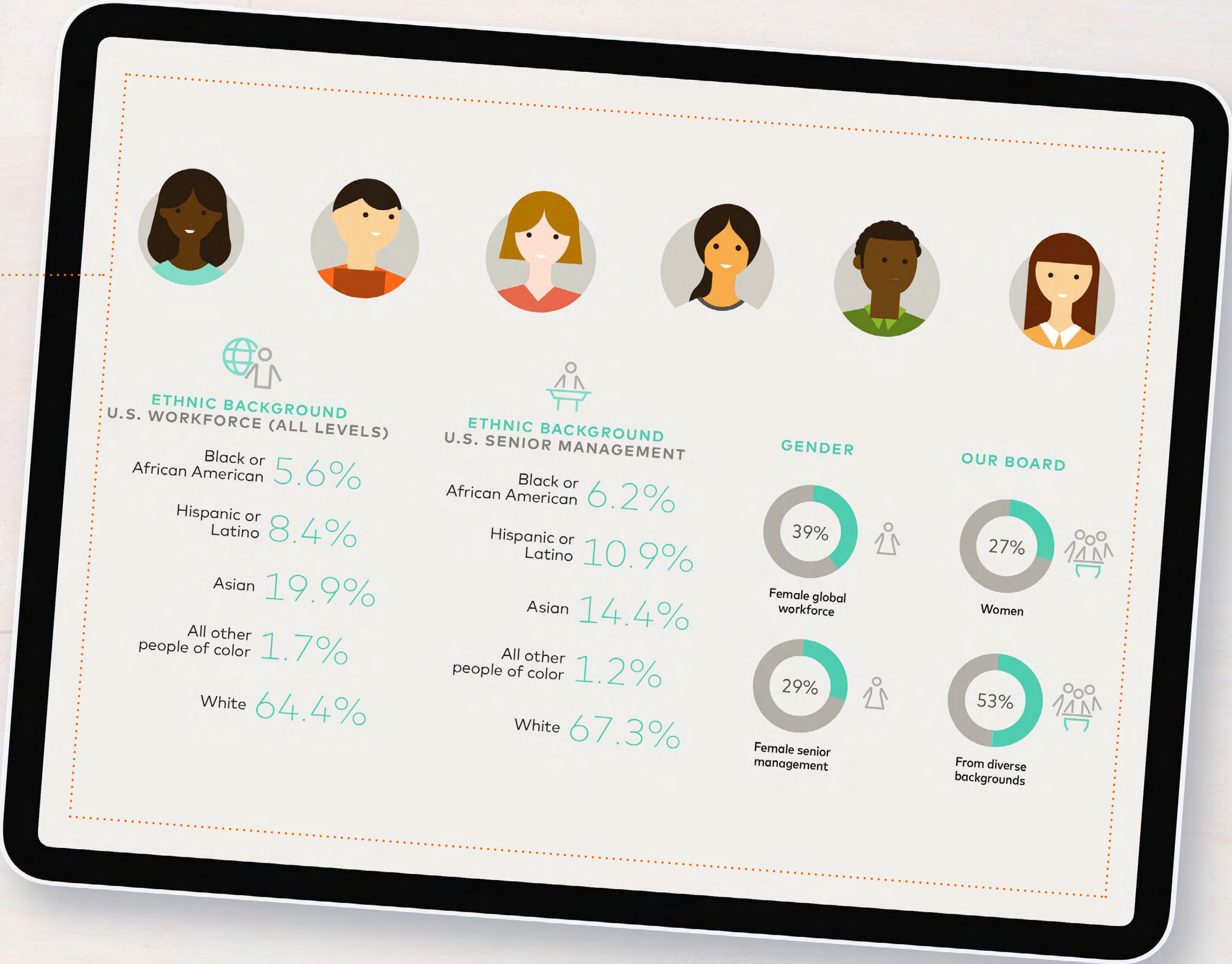
At the Design Center

Here's essential information to get you started:

- ▶ **Icons, illustration, and information design video**
- ↓ **Information design guide**
- ↓ **Sample graphs** (Adobe® Illustrator)

If there's something not covered in this chapter or you have questions write to us at:

[askdesigncenter@mastercard.com](mailto:askdesigncenter@mastercard.com)





# 10

## Photography

Capturing  
our values  
and essence





# Capturing our values and essence

Photography is what people remember in a communication. Great imagery tells immediate, emotional stories, and amplifies our key messages and brand values.

## UNIQUELY MASTERCARD

Being perceived as a truly human-centered brand demands that we take great care in the selection of photography. To help us do this, we wanted to create simple guidelines for maintaining a consistent and ownable feel in the Brand Expression through photos.

## DID YOU KNOW?

Instagram is considered the best social media platform for engagement because of its highly visual nature, which appeals to our natural preference to receive information through sight.



Straight on



Basic geometry



In environment



Simple and open



# Convey emotion and authenticity

Photos that trigger an emotional response are powerful and memorable. They help us reinforce stories about positive connections and authentic human feelings.





## PHOTOGRAPHY

# Demonstrate products

We can use photography to show our products in real-life situations, illustrating the benefits for cardholders and customers in an aspirational but accessible way.







# Transport the imagination

Photography has the power to introduce audiences to people, places, and things, broadening horizons and creating connections.





# Celebrate diversity

We use photography to celebrate and amplify our commitment to diversity and inclusion.



# Bring to life the abstract

We can use photography as a visual metaphor to help us express and explore abstract topics that don't have a literal photographic match.

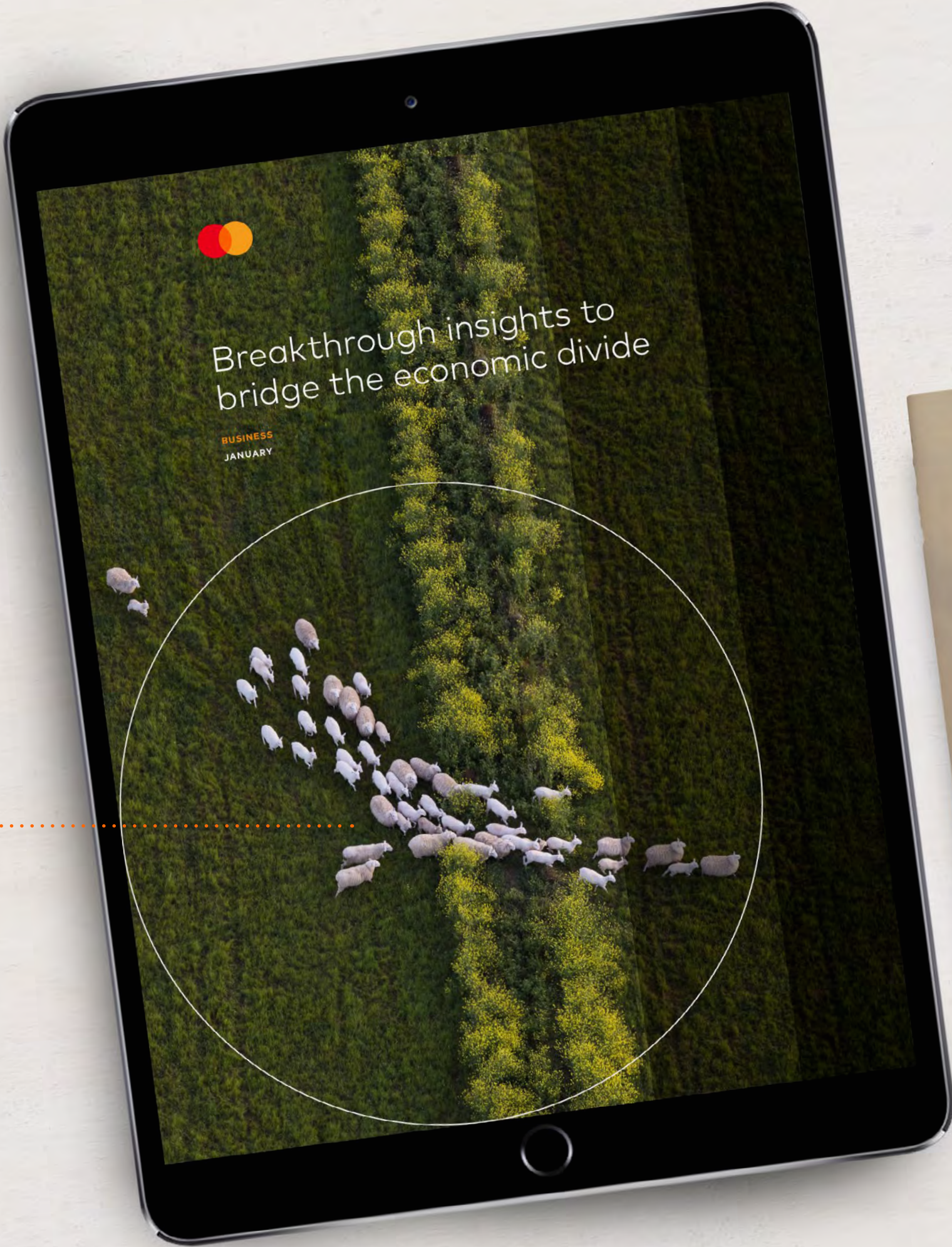




PHOTOGRAPHY

**Authentic photography**

Select photos that feel authentic and candid, not staged and fake-looking.



**Geometric shapes**

Choose photos that contain clear geometric shapes that complement our Brand Expression ingredients.





## Reinforce narratives

In the context of whitepapers or editorials, photography can reinforce narratives by providing visual representations of what we describe in writing.





## PHOTOGRAPHY



### At the Design Center

A wide selection of approved photography is available for download here:

📄 **External photography contact sheet**

📄 **Internal photography contact sheet**

If there's something not covered in this chapter or you have questions write to us at:

**[askdesigncenter@mastercard.com](mailto:askdesigncenter@mastercard.com)**

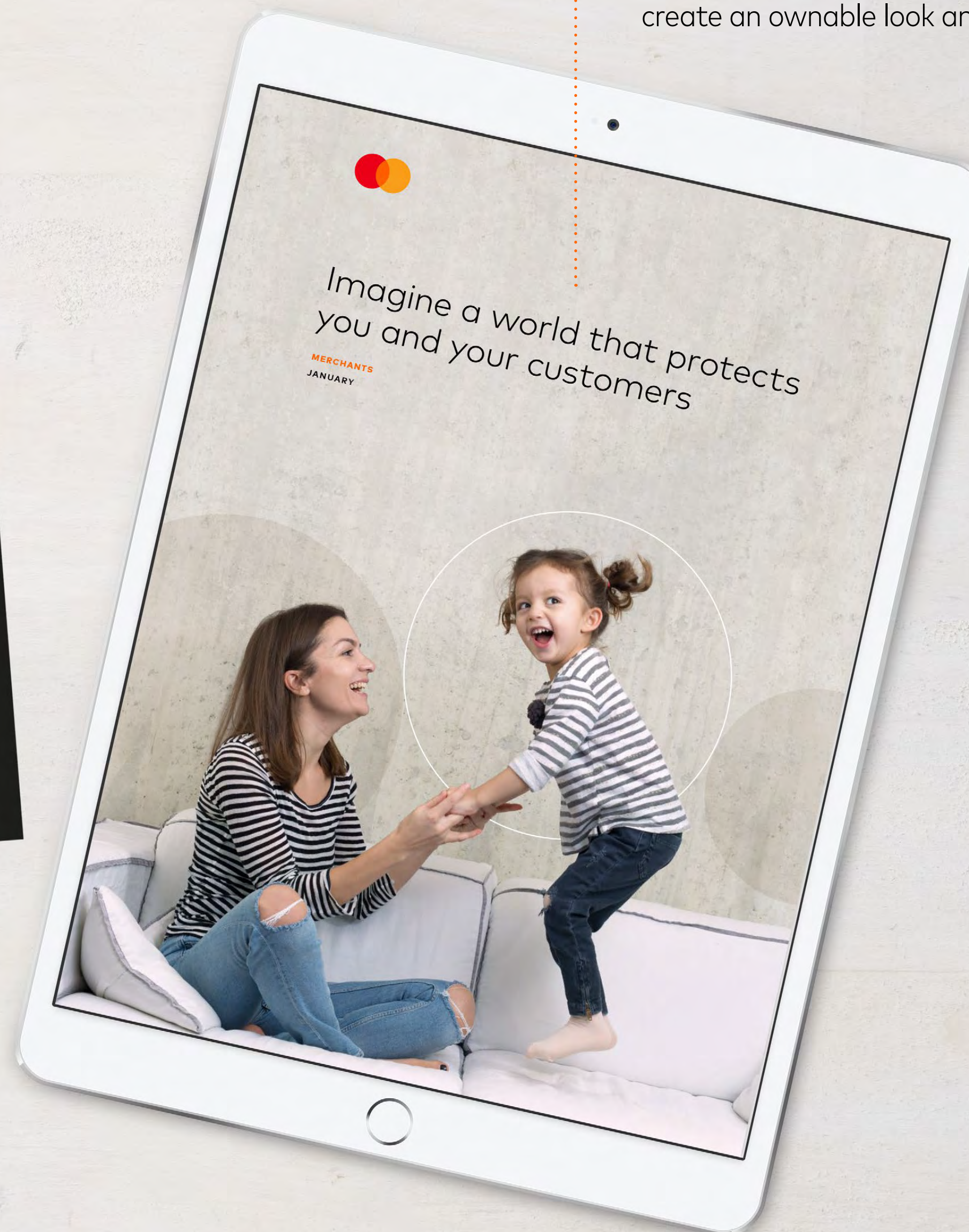


### Space for brand elements

Choose simple, open photos that have clear space for copy and brand elements.

### Color

Select photography that naturally incorporates our color palette, to create an ownable look and feel.





# 11

## **Animation**

Setting our  
universe in  
motion





# Setting our universe in motion

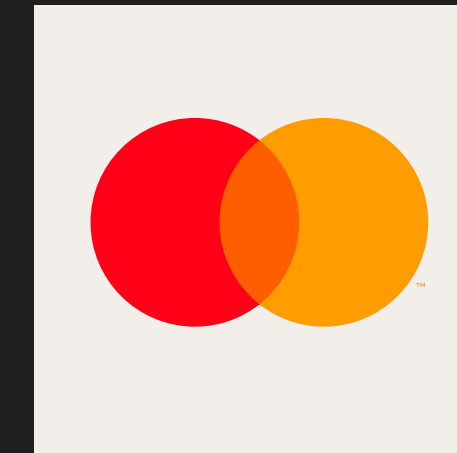
From abstract graphics to illustrated narratives, animation adds energy and personality to the stories we tell. When we animate our ownable assets, it brings our content to life and grabs the attention of the viewer to create lasting impact.

## UNIQUELY MASTERCARD

The way one moves through the world conveys personality. And the same goes for animation. If you're creating animations, in any context, think: Does this feel simple, sophisticated, elegant? Those are the words that come to mind when we think of the animation style we've created.

## DID YOU KNOW?

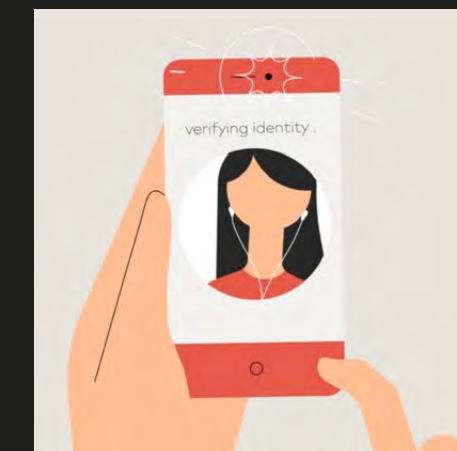
We can trace the earliest animation attempts to over 5,000 years ago, when people tried to create the illusion of animation by depicting a sequence of still images, each building on the one before.<sup>10</sup>



Logo animation



Co-branding animation



Product demos



Animated icons



Animated illustrations



# Increase brand recognition

We can bring our Symbol and Brand Mark to life in a variety of dynamic ways. We always use approved opening and end frames coupled with one of our sound logos to enhance recognition and deliver consistency across our animations.



## At the Design Center

Here's essential information to get you started:

↓ **Opening and endframe animations**

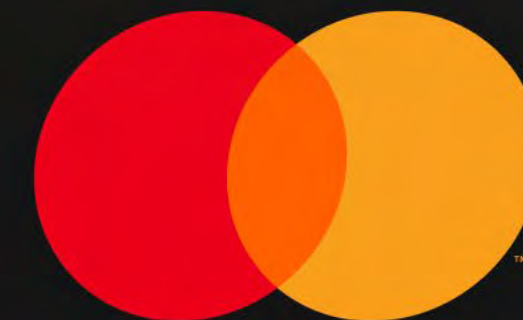
↓ **Sonic guide**

If there's something not covered in this chapter or you have questions write to us at:

[askdesigncenter@mastercard.com](mailto:askdesigncenter@mastercard.com)

## Opening and end frames

We've created opening and end frames of our Symbol and Brand Mark on white and black backgrounds. Select a version that works best with your footage.







# Demonstrate technology

Animation helps us create informative, compelling content for our B2B customers illustrating the benefits of our technology and products by showing them in action.

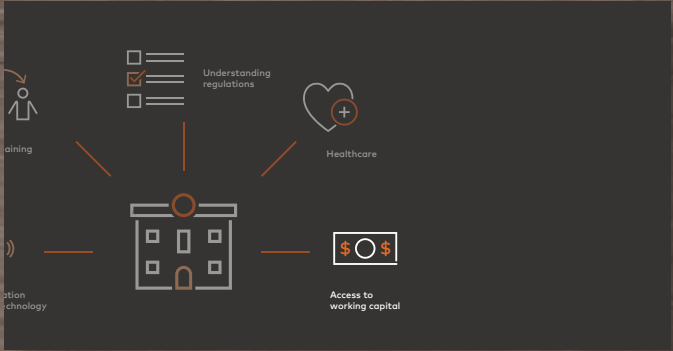




ANIMATION

# Add visual interest

We can animate our custom icons and information design to enhance our storytelling. Charts and graphs can animate and build to illustrate critical proof points to the narrative. Icons can be used throughout a story to draw the eye to key information we want to highlight.



**Animating icons**  
Icons can be animated in many ways. For example, they can build on-screen, or components of the icon can transform. A series of animated icons can be used to tell a story, although we recommend animated illustration for more complex narratives.



# Simplify complexity

We can communicate complex or abstract concepts with animated illustrations. They allow us to explain topics in a relatable way by breaking information down into more digestible chunks with visual and verbal cues.

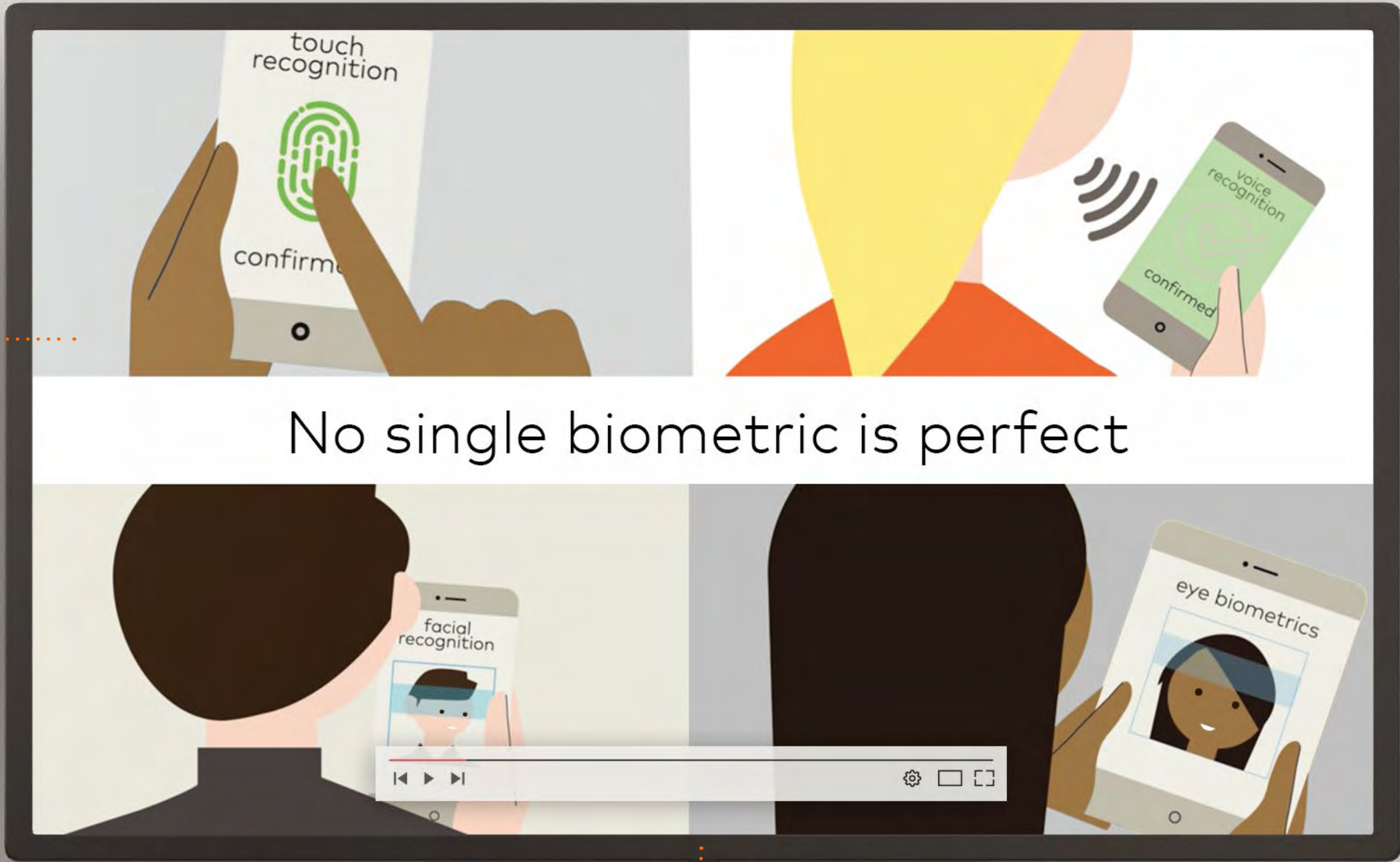




ANIMATION

Using professionals

Animation is a specialized skill; the only way to achieve a polished result is by using a professional animator and sound engineer.



Showcase innovation

Animation provides a unique opportunity to drive perceptions of innovation. It helps us showcase our thought leadership and ambition to design the future.





## ANIMATION

# Bring partnerships to life

We can animate our Brand Mark and partnership logo lockups to demonstrate our shared values and collaboration in a more dynamic way.





## ANIMATION

# Spread messages

Our animated content is engaging and easy to understand, making it perfectly suited to sharing. This helps spread our messages in an organic way, because our customers and consumers can repost our content to their own digital channels.





## ANIMATION

### Voice-over and sonic branding

Choose a voice-over and sonic track that delivers the right pace, tone and atmosphere for the overall animation.



### At the Design Center

Here's essential information to get you started:

📄 **Video asset toolkit**

📄 **Video style guide**

📄 **Sonic guide**

If there's something not covered in this chapter or you have questions write to us at:

[askdesigncenter@mastercard.com](mailto:askdesigncenter@mastercard.com)

### Animation style

We use simple, stylish animation to match our other ingredients and create a consistent expression. This is why we don't add embellishments such as drop shadows and 3-D effects to graphic ingredients.





# 12

## **Digital design system** Building digital interfaces





# Building digital interfaces

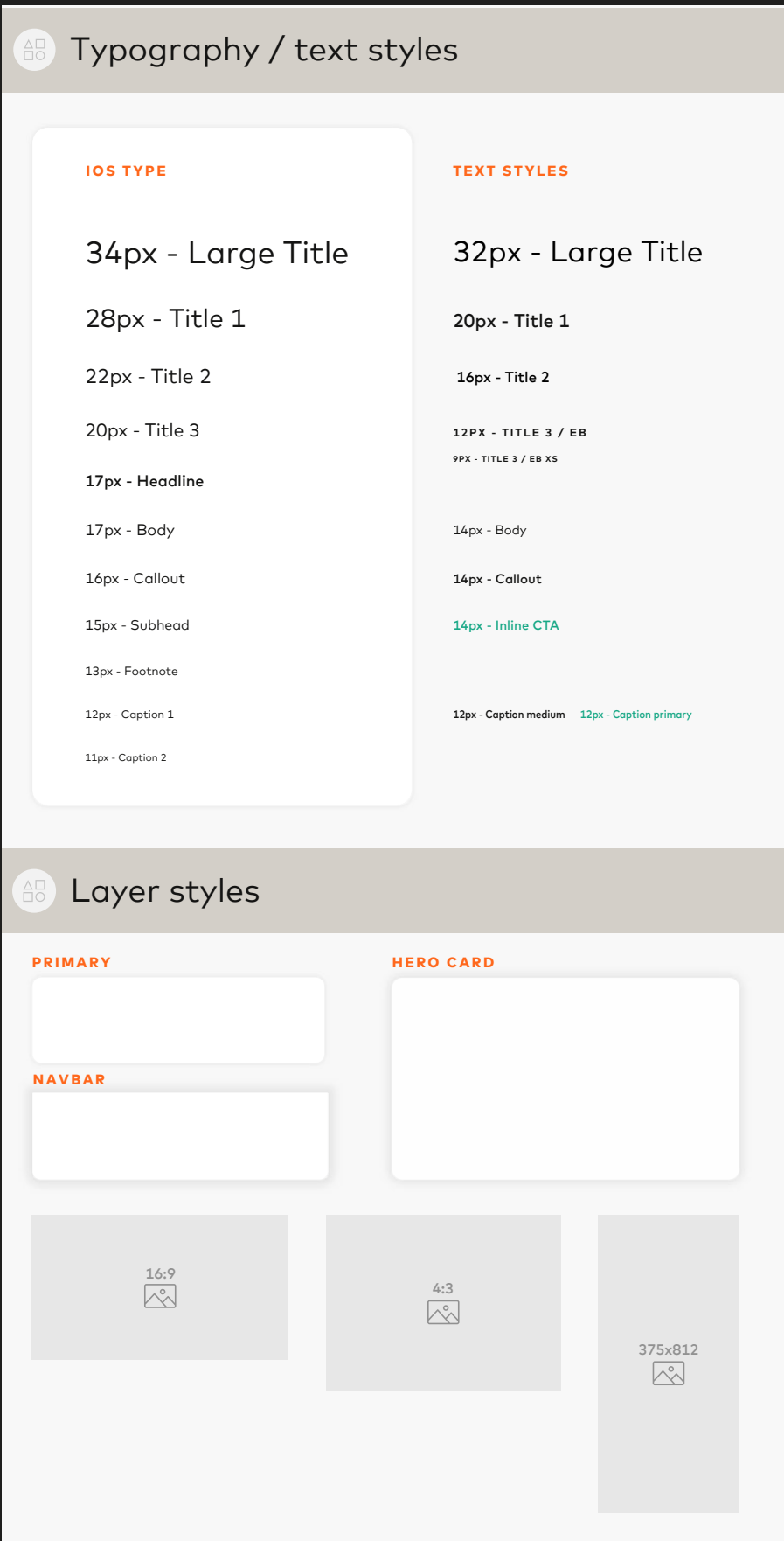
Our digital design system is a proprietary suite of user interface components meant to create consistent, intuitive, and highly usable digital interfaces, from product demos and prototypes to branded digital properties. It's a living system that supports UX designers as well as developers and will constantly evolve over time.

UNIQUELY MASTERCARD

Gone are the days when partner agencies created a unique style for the thing they were working on. Our design system is meant to make life easier for UX designers and developers alike. Each element goes through rigorous testing before it becomes an official element of our library.

DID YOU KNOW?

Modular design systems have existed since the 1960s. In today's world, a digital design system is critical for any company's digital transformation. It is meant to make UI elements reusable and repeatable, and drive speed and efficiencies when creating digital products and experiences.

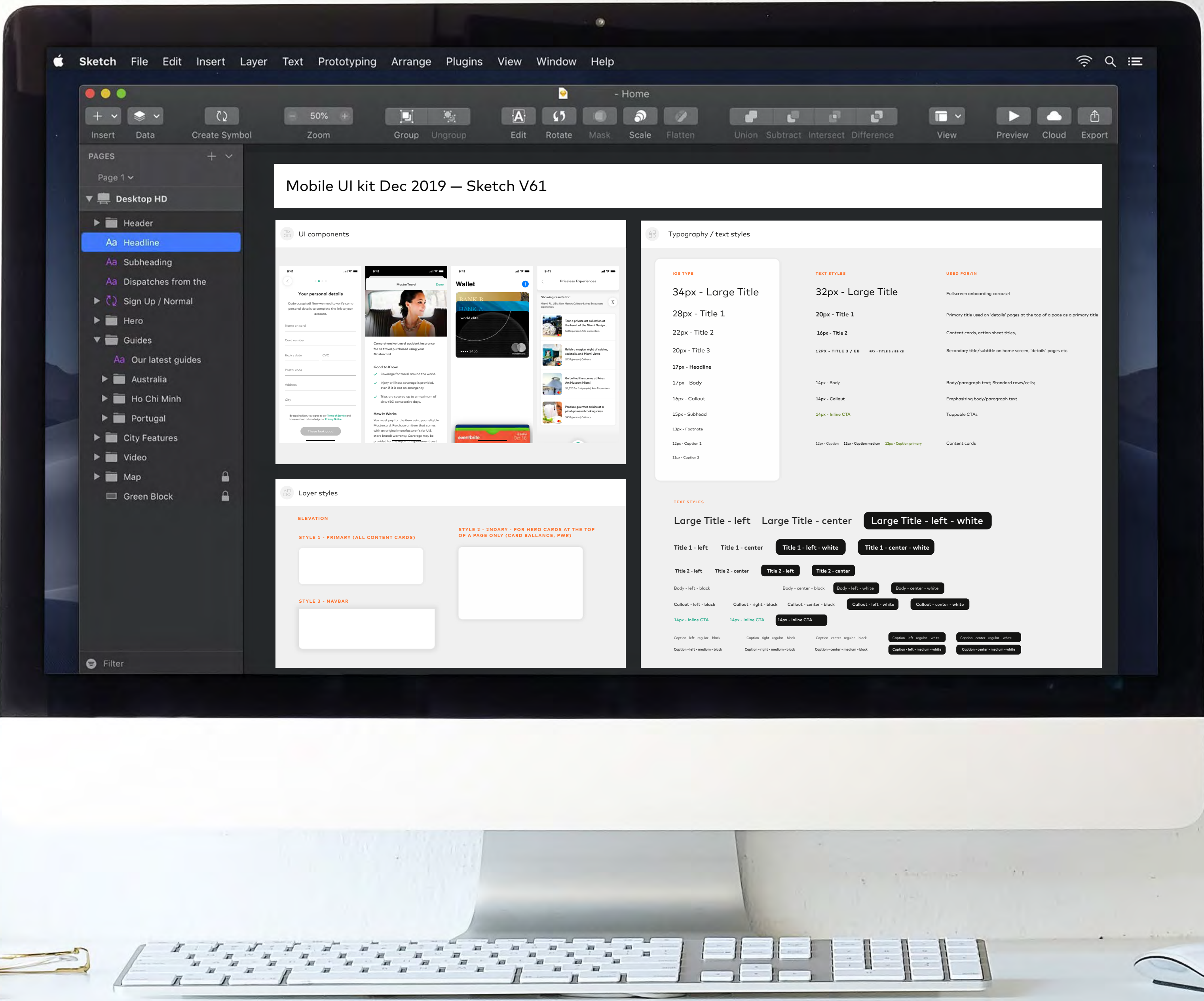


Pattern library example



# Create consistency

Our digital design system helps us create a cohesive look and feel across our digital touchpoints, delivering a familiar and ownable experience that people will positively associate with us.

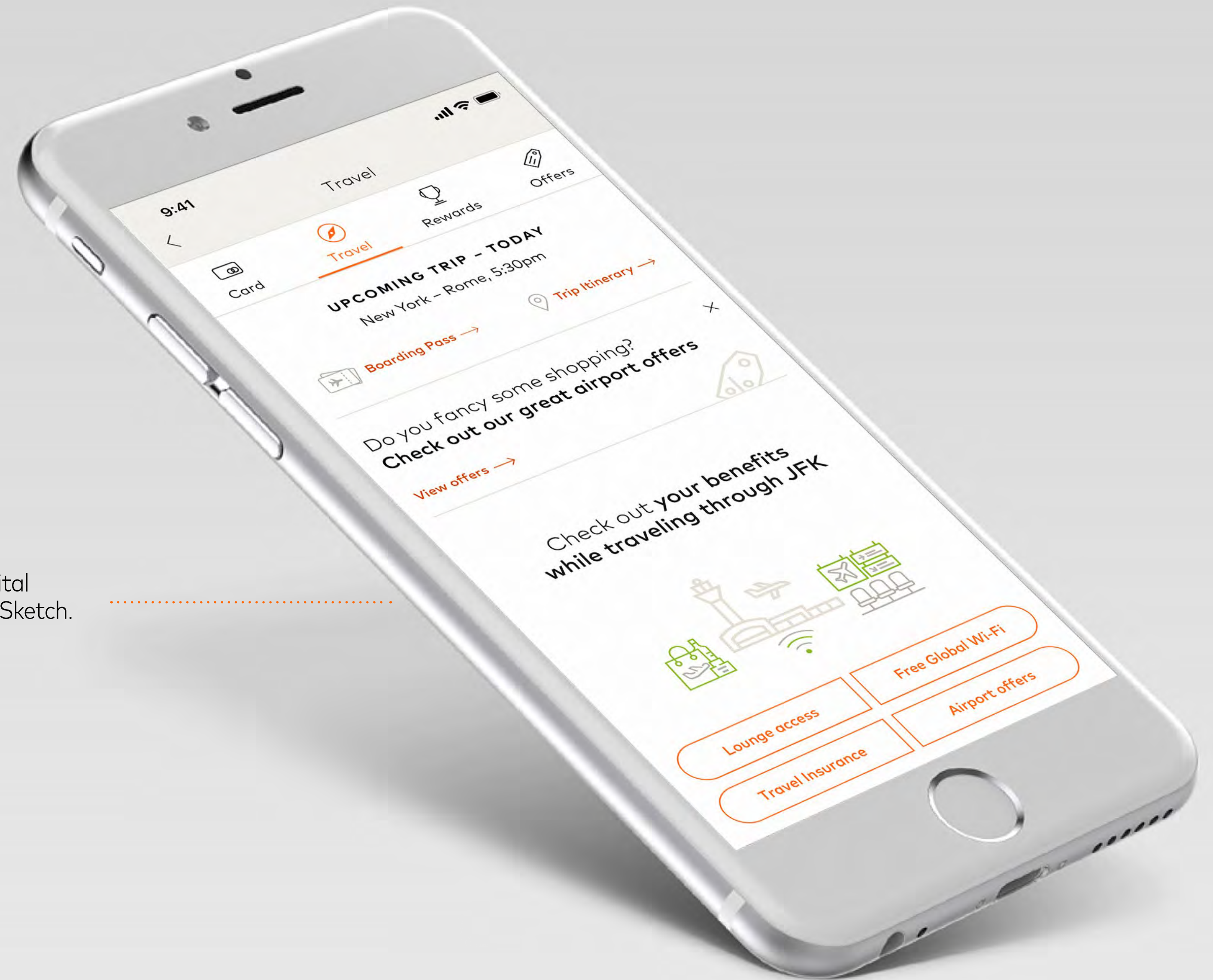




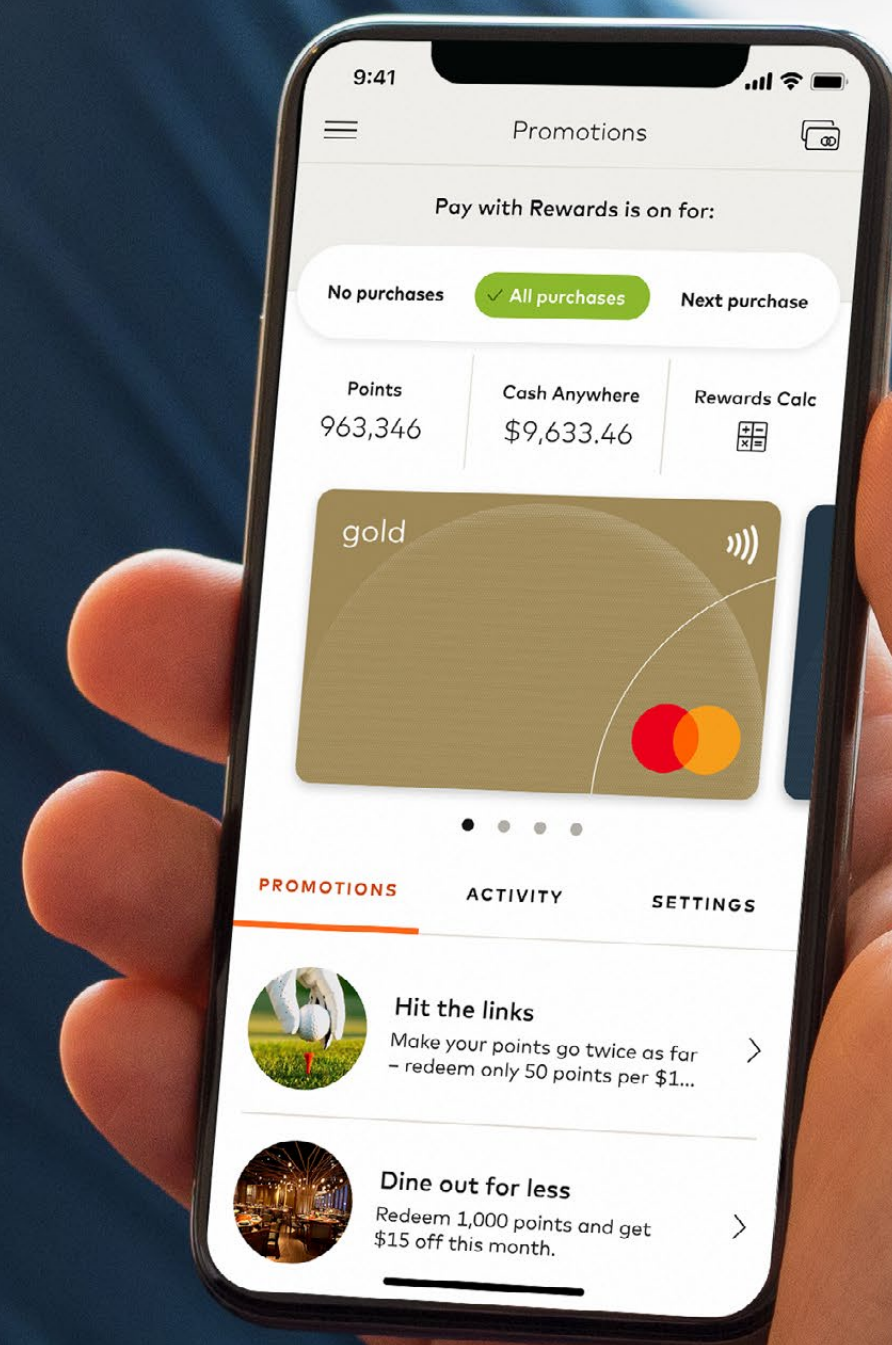
# Drive efficiency

We can create new interfaces efficiently because our digital design system is an extensive library of components and layouts that are ready to use and adapt.

We build our digital interfaces using Sketch.







# Improve user experience

Our digital design system helps us ensure that all of our digital touchpoints are seamless and intuitive for users. It also helps us provide a consistent user experience across all of our digital interfaces.






# Showcase innovation

Our digital design system helps us create best-in-class digital experiences that demonstrate our commitment to innovation and technological advancement.

**Billing**

Main card  
\*\*\*\* 7779 

---

Ship to:  
Work – Rob's House

---

Shipping:  
Express Delivery – \$0.00

**Fredrikson Stallard**

Price: \$599.00  
Tax rate: 8%  
Tax total: \$41.93

---

Subtotal: \$640.93  
Shipping: \$0.00

---

**Total: \$640.93**

[Pay now](#)



## DIGITAL DESIGN SYSTEM

# Create product demos and prototypes

We use our digital design system to create vital product demonstrations that illustrate benefits for consumers and customers.



### At the Design Center

Here's essential information to get you started:

#### Foundational elements

We recommend the use of Sketch version 61.0 or higher when creating digital projects.

If there's something not covered in this chapter or you have questions write to us at:

[askdesigncenter@mastercard.com](mailto:askdesigncenter@mastercard.com)

Before embarking on a digital project, consider whether a webpage or app is the best way to meet the business objective.

Make sure to look at the "Getting Started" section of the digital design system before diving in!





13

**Brand Expression in action**

Mastercard  
in the world



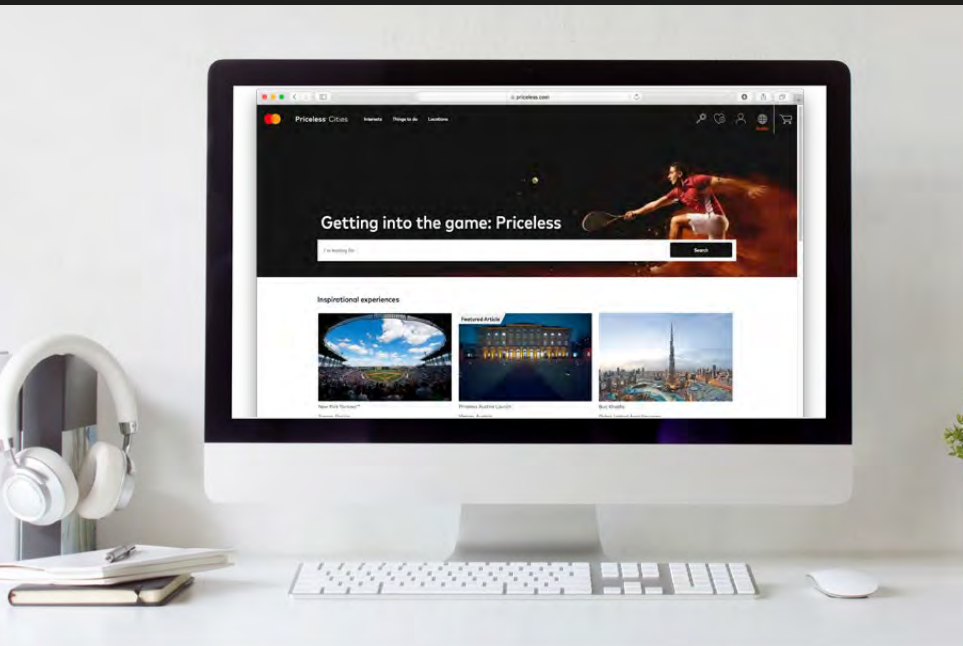


BRAND EXPRESSION IN ACTION

Product innovation



Digital engagement



Tradeshow and event



Thought leadership



Priceless activation



Sales enablement





## BRAND EXPRESSION IN ACTION

# Product innovation

Our Brand Expression has been designed to reflect our forward-thinking mindset, enabling us to showcase our new-to-world technologies and latest innovations.



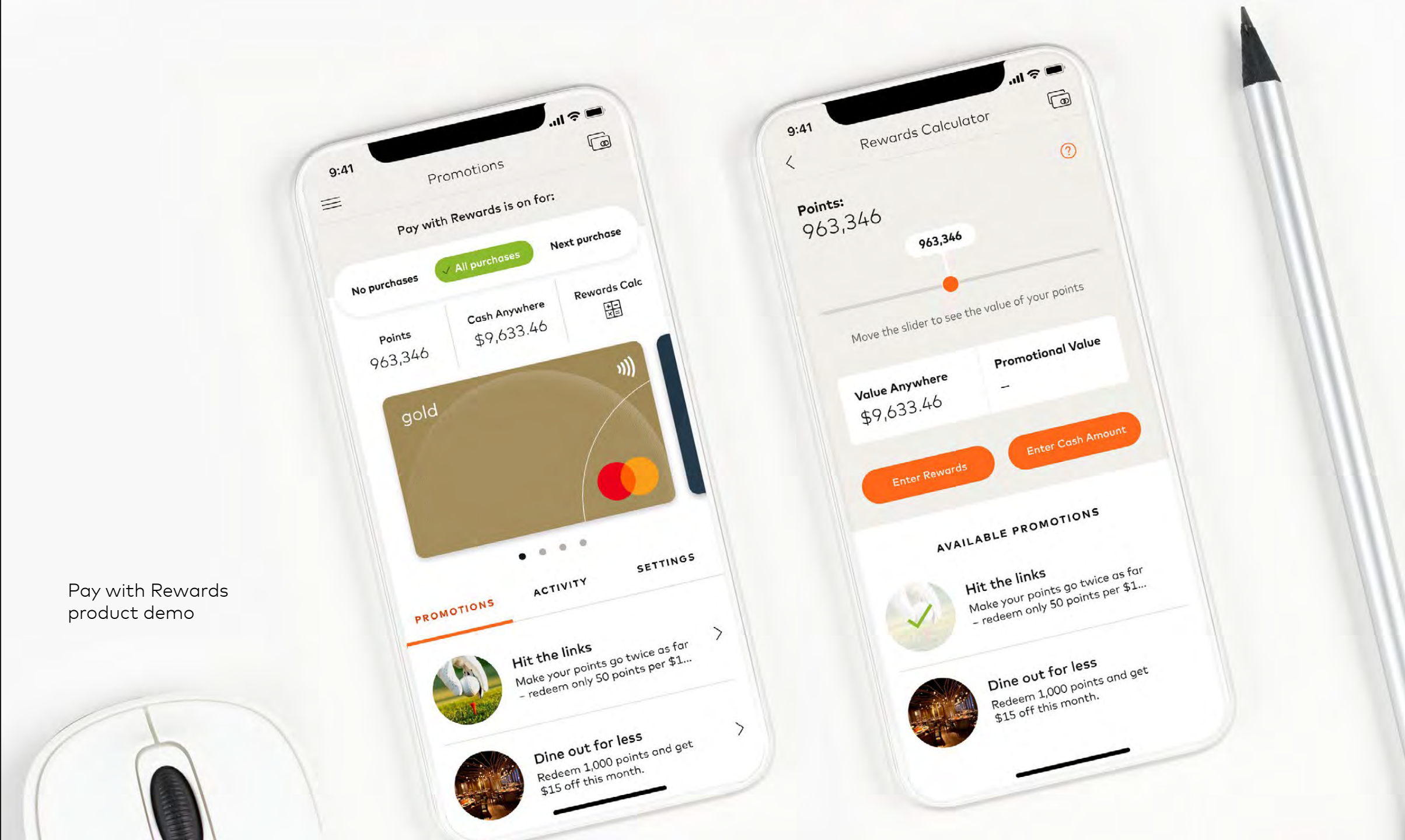
Mastercard connected  
car interface



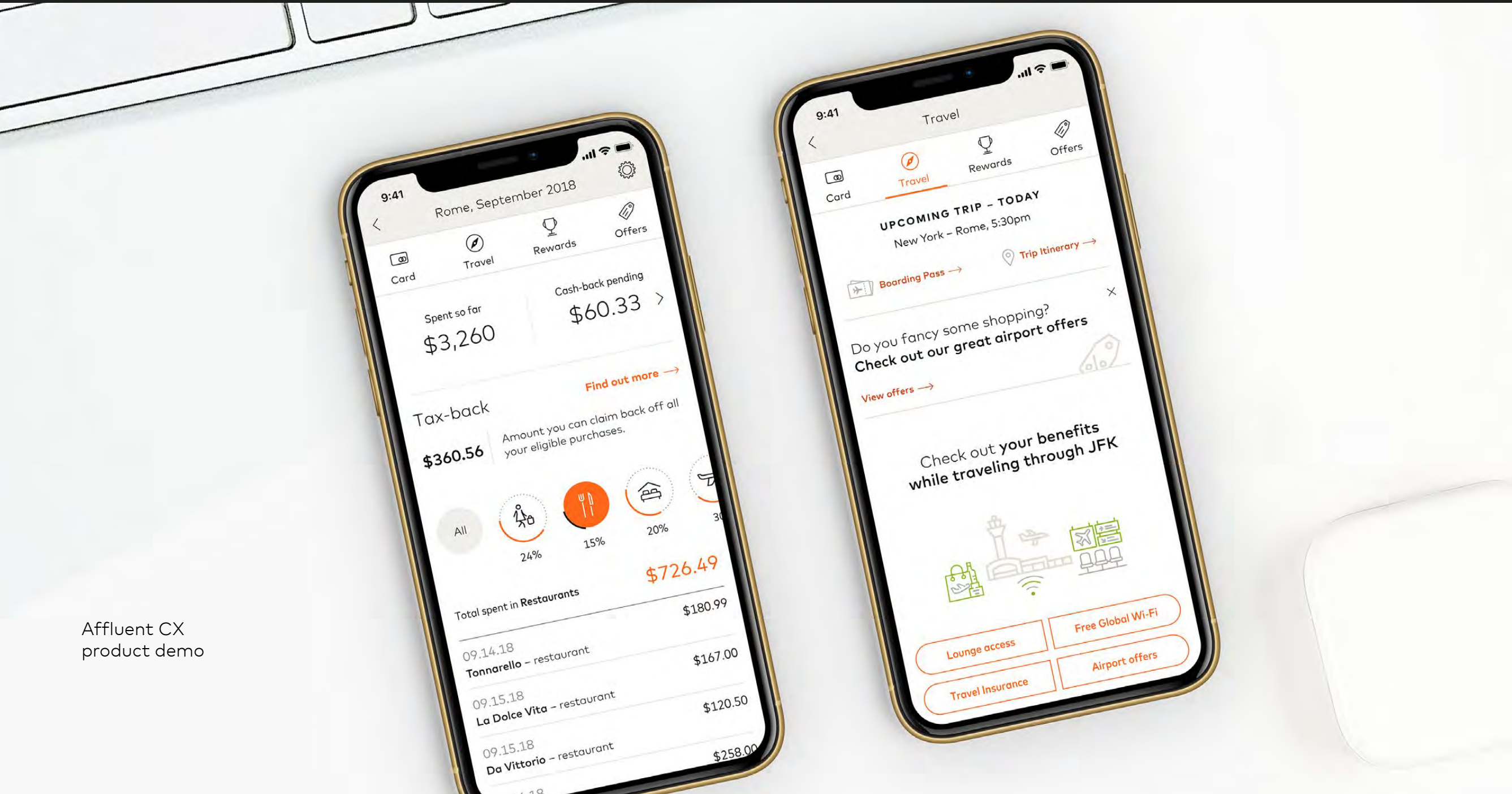
BRAND EXPRESSION IN ACTION



Swarovski and Mastercard virtual reality experience



Pay with Rewards product demo



Affluent CX product demo



Facial recognition animation, illustrating latest technologies



BRAND EXPRESSION IN ACTION

# Tradeshow and event

Immersive environments help bring to life our personality and brand story, providing a sophisticated and rich canvas to promote our products and technology.



2019 Mobile World Congress  
environmental render



BRAND EXPRESSION IN ACTION

<

Event  
Cocktails



Mastercard New  
York City Tech Hub,  
directional signage



Exhibition stand  
example



Lanyard examples for  
internal and external  
events



Mastercard New York  
City Tech Hub, Symbol in  
environmental application



# Priceless activation

From advertising campaigns to grand slams, we understand people's passions and have the ability to emotionally connect across the globe.



## At the Design Center

Here's essential information to get you started:

📌 **Start Something Priceless toolkit**

If there's something not covered in this chapter or you have questions write to us at:


[askdesigncenter@mastercard.com](mailto:askdesigncenter@mastercard.com)



Start Something Priceless  
rugby sponsorships prototype

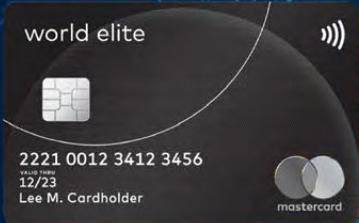


BRAND EXPRESSION IN ACTION




Discover a palm tree that's over 5 kilometers tall.

Start Something *Priceless*



The World Elite Mastercard is accepted for more out-of-this-world experiences than any other card, so you can take your adventures to new heights.





World Food Programme

Giving kids a balanced diet of proteins, nutrients, and knowledge.

Start Something *Priceless*



Use your Mastercard, feed a future. Every time you use your Mastercard, it helps fund a school meal.





CIRQUE DU SOLEIL

Some experiences turn ladies and gentlemen into girls and boys.

Start Something *Priceless*



Use your Mastercard to book exclusive Cirque du Soleil experiences, like artist meet-and-greets, on priceless.com.

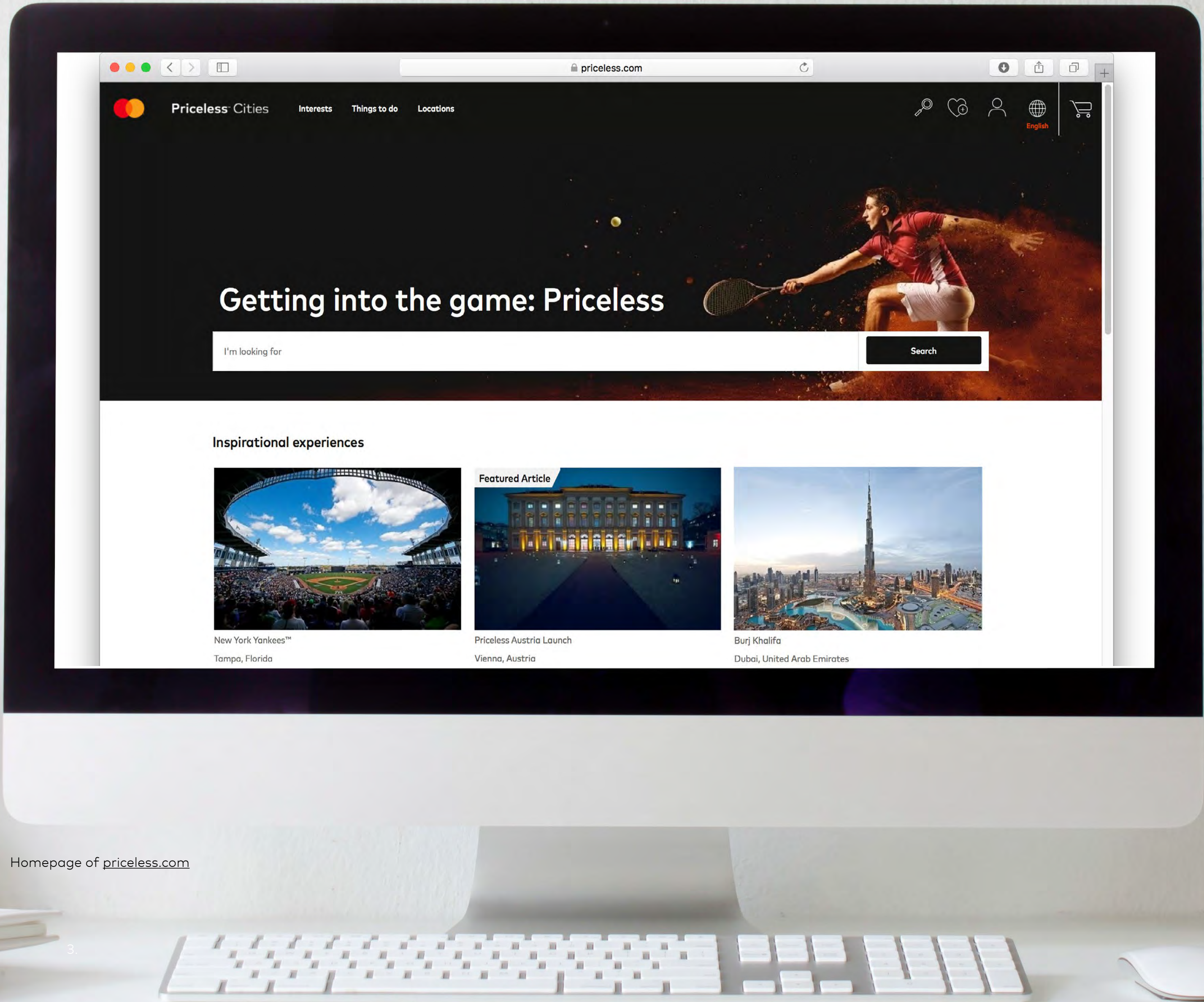


Start Something *Priceless*  
creative prototypes



# Digital engagement

As a human-centered technology company, we need our Brand Expression to work seamlessly across digital applications, extending the unique Mastercard experience to pockets and desks everywhere.



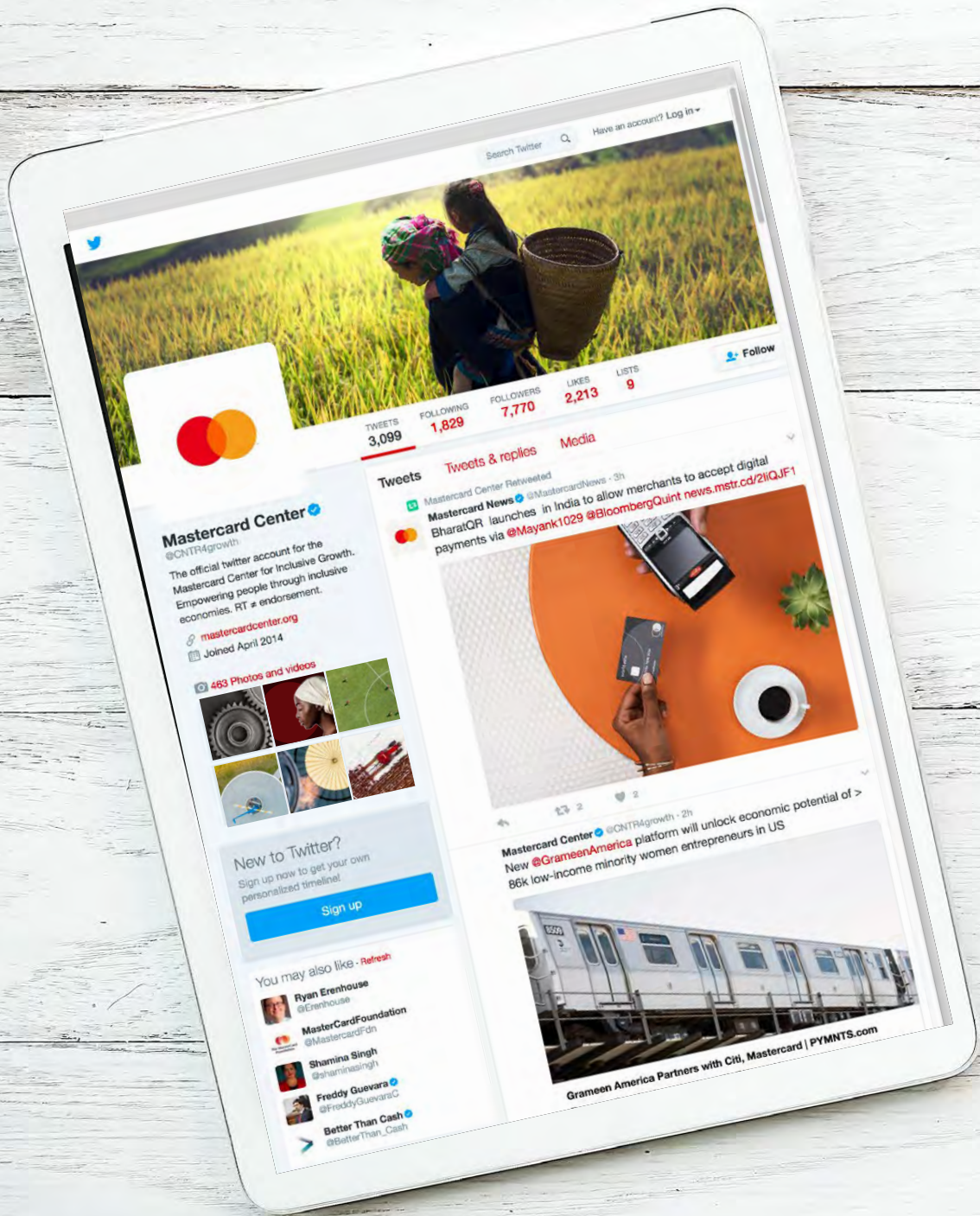
Homepage of [priceless.com](https://priceless.com)



BRAND EXPRESSION IN ACTION



Mastercard EU  
Twitter page



Mastercard Center  
for Inclusive Growth  
Twitter page

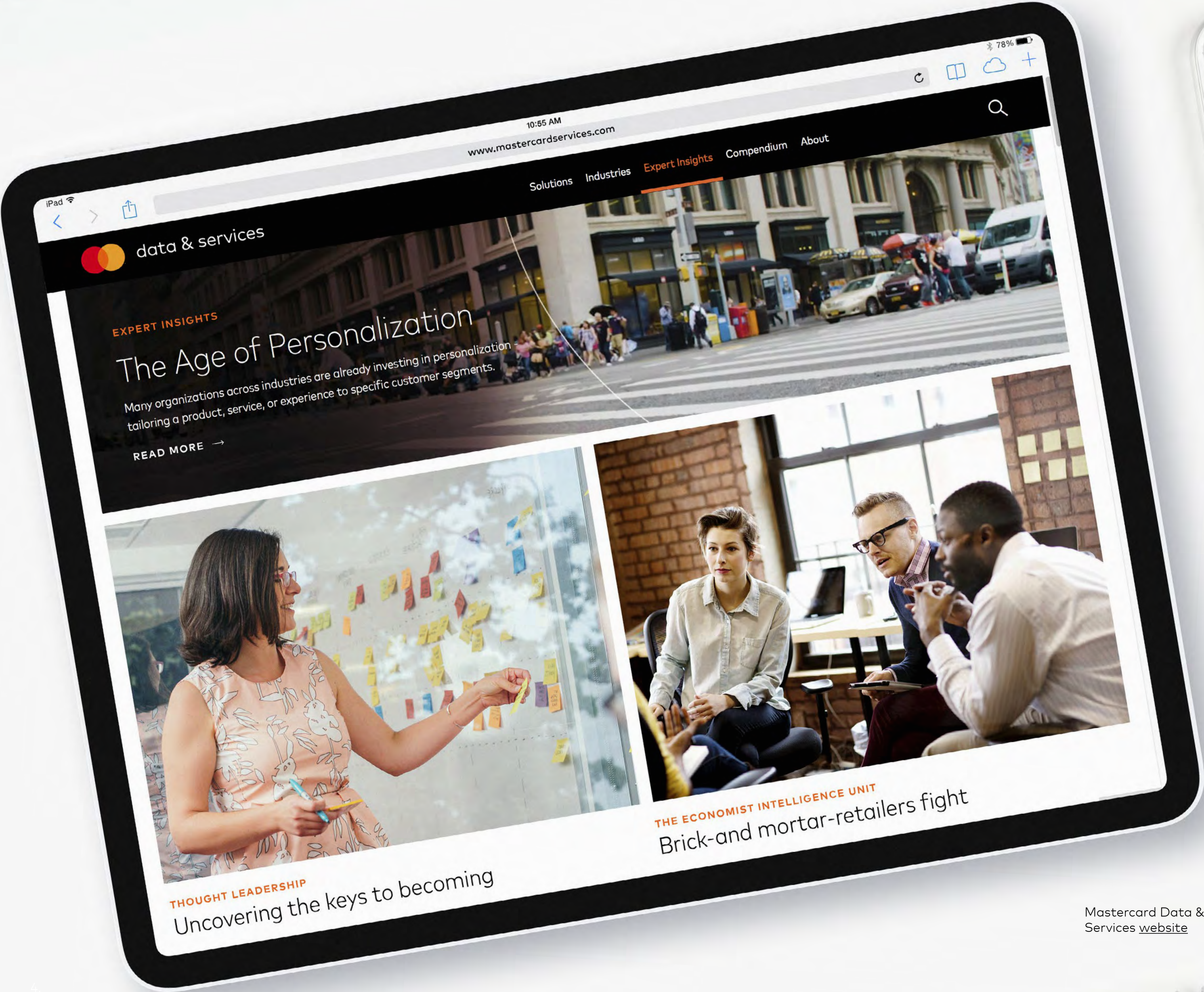


Mastercard  
Instagram feed

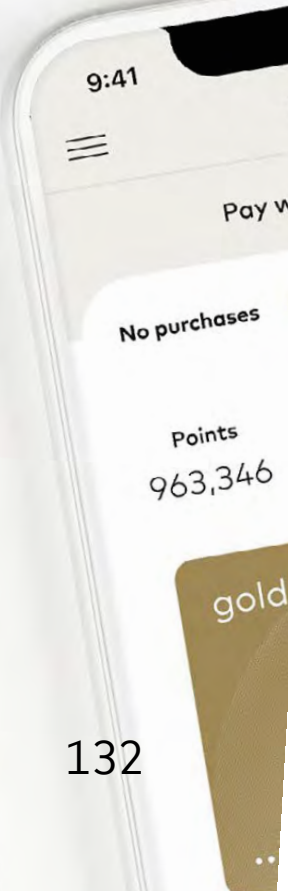
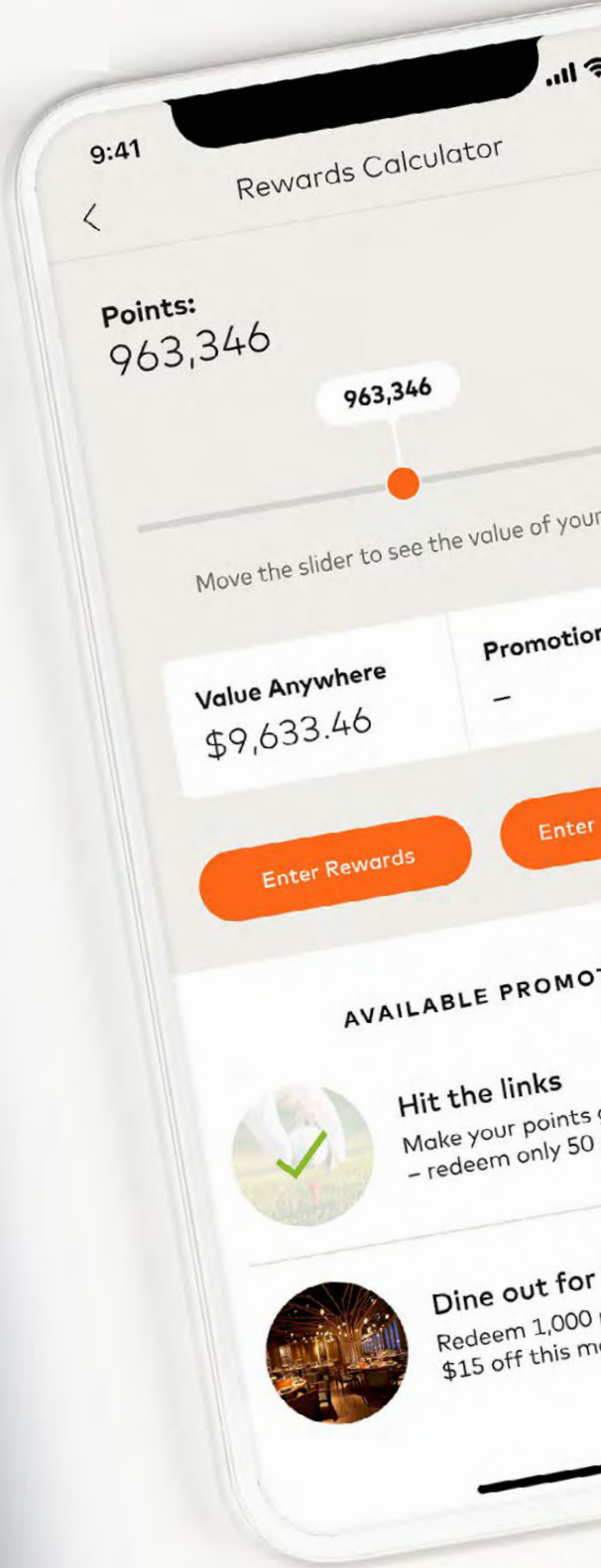


# Thought leadership

The way we present our thinking has a powerful effect on how people receive it. By using the full breadth of our Brand Expression, we make our expertise accessible and relatable to all.



Mastercard Data & Services [website](#)




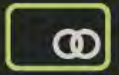


BRAND EXPRESSION IN ACTION



### The environmental impact of Bitcoin versus the Mastercard Network

New research shows that cryptocurrencies like Bitcoin are inherently **more energy-intensive** than Mastercard's payment network.

 <b>BITCOIN TRANSACTION</b>	 <b>MASTERCARD TRANSACTION</b>
<b>300-1,000</b> kilowatt-hours	<b>0.0007</b> kilowatt-hours

According to some estimates, Bitcoin's electricity consumption per transaction ranges from 300 kilowatt-hours to up to 1,000 kilowatt-hours — more than the average U.S. household uses in a month. If the popularity of Bitcoin grows, so do its energy demands. Those estimates show that, at minimum, Bitcoin is already consuming nearly as much energy as Ireland, and this amount may triple by the end of 2018.<sup>5</sup>

In contrast, our network is more efficient. In 2017, our data centers, which process Mastercard transactions, consumed approximately 45 million kilowatt-hours of energy. We switched 65.3 billion transactions, processing each transaction with approximately 0.0007 kilowatt-hours of energy. This means that, according to the estimates above, a Bitcoin transaction consumes between 430,000 and 1.4 million times more energy than a Mastercard transaction. Moreover, Mastercard's transaction processing is entirely powered by renewable energy, which may not be true for all participants in Bitcoin.<sup>6</sup>

<sup>5</sup> U.S. household energy consumption provided by the U.S. Energy Information Administration. Estimates of Bitcoin energy consumption are sourced from Joule and Digiconomist.net.

<sup>6</sup> This estimate of Mastercard's energy consumption includes only Mastercard's switching; the merchants, banks and any others involved in processing transactions consume additional energy that is not included.



Complex concepts explained through information graphics



Mastercard B2B white paper cover prototype



# Sales enablement

Our rapid pace of innovation means that we always have new news to share with our customers, both current and future. We use our Brand Expression to communicate compelling narratives that cut through the clutter and bring customers on the journey with us.

REMOVE THE TRADE-OFF

Most consumers have not yet experienced the full potential of digital commerce, trading off convenience for security.



Consumers want the convenience of digital commerce.

43%

say convenience is the primary driver for digital purchase.<sup>1</sup>



But to take full advantage of its convenience, they have to trust its security—and most don't.

78%

believe storing their card information makes them more vulnerable.<sup>2</sup>

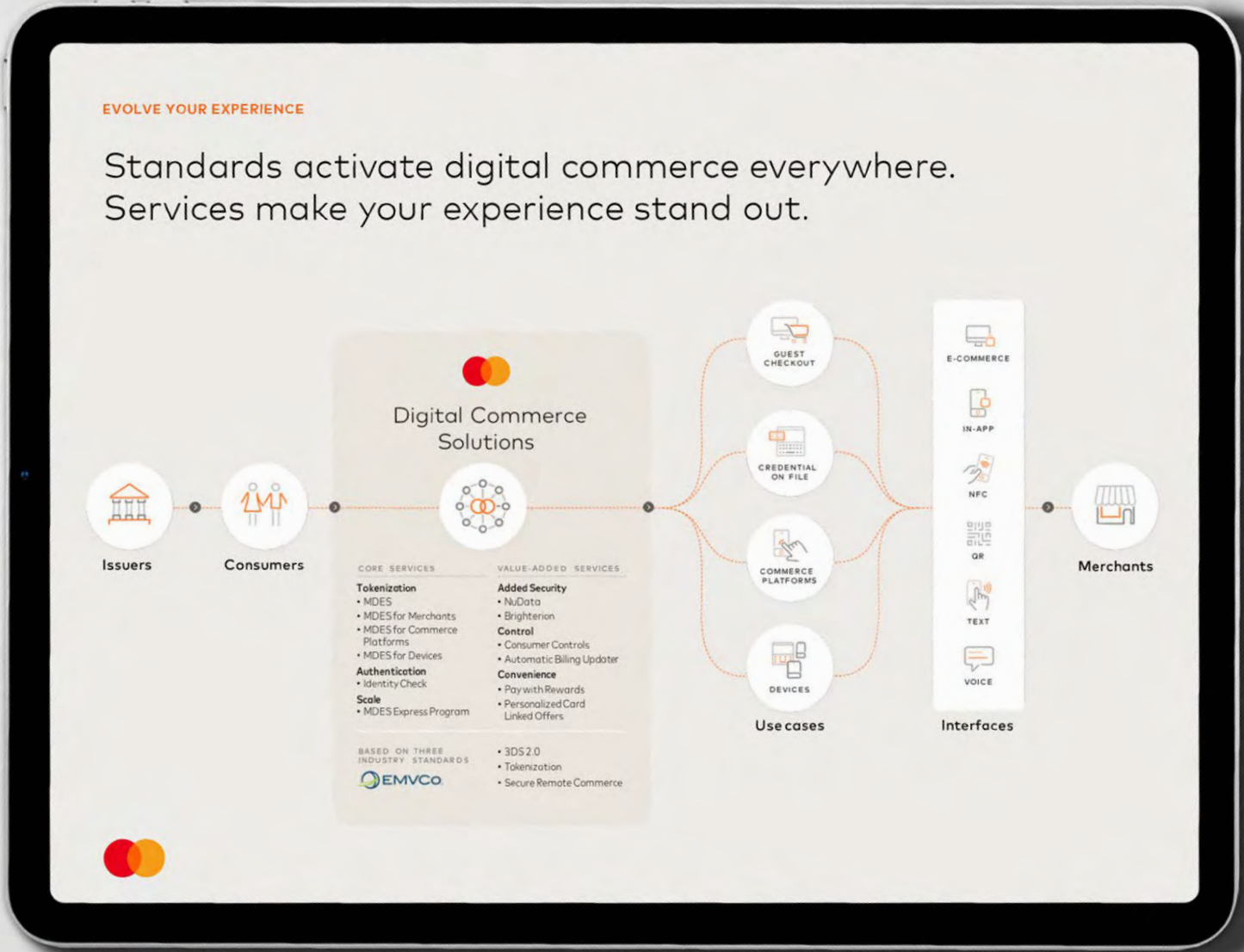
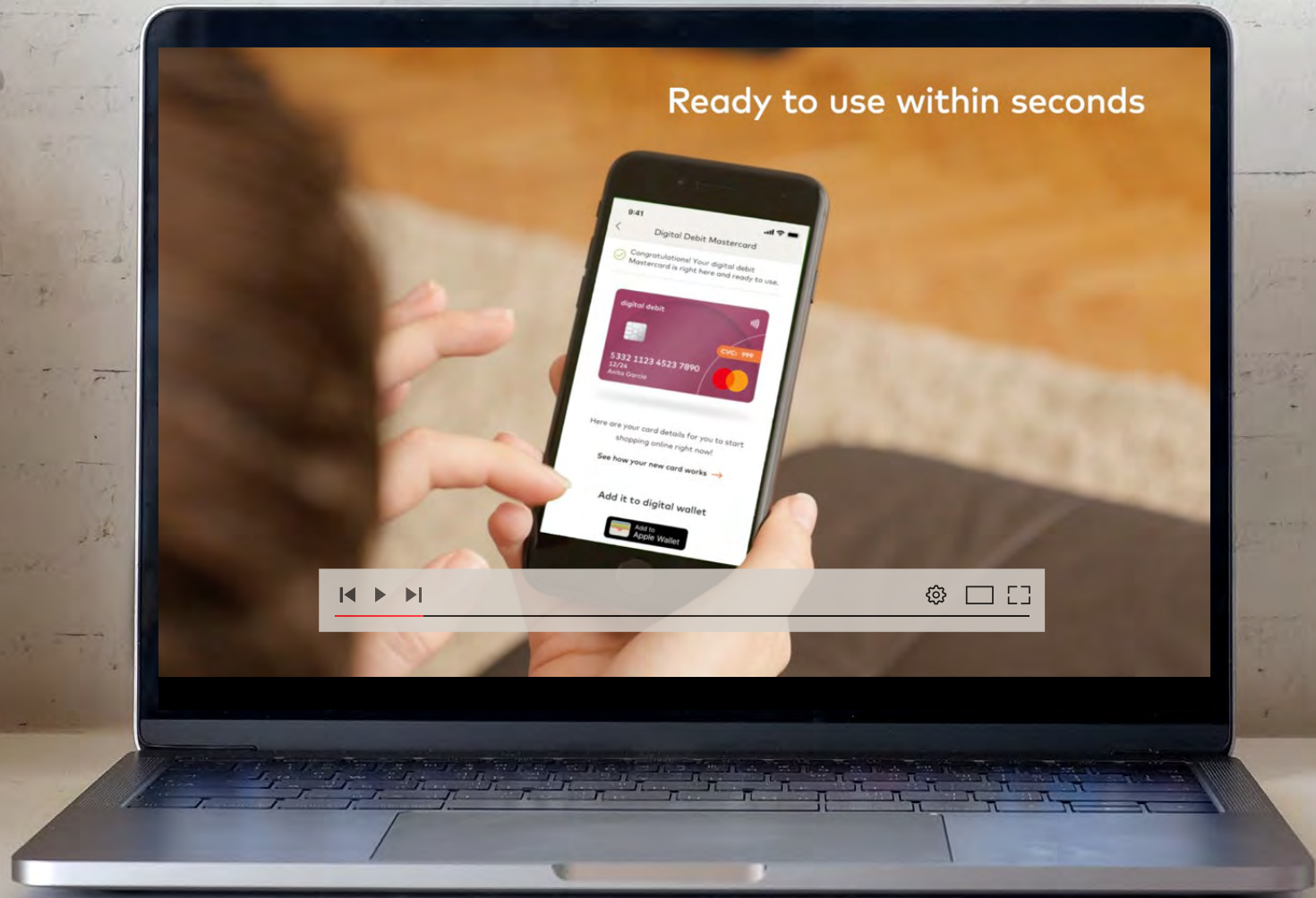
53%

still inconvenience themselves by entering payment details for every transaction.<sup>3</sup>



BRAND EXPRESSION IN ACTION

Digital Debit Mastercard introduction video



Services improving the customer experience



Reach of online shopping information design in presentation



Mastercard prepaid gig solution FSM presentation cover



# Understanding the terms

Here is a list of terms that may be unfamiliar to you.

**Accent color.** We have six accent colors in our palette. The order of preference for use is: Orange, Yellow, Gold, Green, Teal and Red.

**ADA compliant.** Accessible web color combinations that have sufficient contrast for people with visual impairments. We have an adjusted color palette for public-facing websites and applications that have legal requirements for accessibility.

**Artwork.** Files that have been retouched, adjusted and checked for inclusion in a publication.

**Brand.** Put simply, our brand is everything people think and feel when they hear the name Mastercard.

**Brand Circles.** Our custom set of circle graphics.

**Brand Expression.** The look and feel of an identity, from graphic design, environments, digital products and sound.

**Brand ingredients.** The individual elements that exist in a design system (type, color, icons, etc).

**Canvas colors.** They form the backdrop of our designs and range from light grays to black.

**CMYK color palette.** CMYK colors are defined for print use.

**Composites.** Things made up of several parts or elements.

**Design principles.** Simplicity, balance and clarity are what we strive to achieve a strong design aesthetic.

**Eyebrows.** Small and short introduction headlines typeset in all upper case, and often in orange.

**Font.** Weight of a typeface (light, medium, bold).

**Keyline.** A thin stroke.

**Lockup.** Is the final form of a logo, with all it's elements.

**Mastercard Brand Mark.** Our Brand Mark consists of our Symbol and the word Mastercard.

**Mastercard Symbol.** Our two connected circles, without the word Mastercard.

**Non-Roman scripts.** There are languages that do not use the Roman alphabet (i.e. Chinese, Japanese, Russian, Arabic, etc).

**Pictograms.** Pictograms are composite icons.

**Pillars.** As a company we care deeply about inclusion, innovation that matters, safety in the world and enriching experiences.

**Personality attributes.** Our personality is forward-thinking, sophisticated and inclusive.

**RGB color palette.** RGB colors are defined for on-screen use.

**Rights-managed photography.** Licenses are priced according to file size, image usage, media and duration, and can include more specialized content.

Rights-managed photography can be exclusive.

**Royalty-free photography.** Royalty-free (RF) and rights-managed (RM) are the two most commonly used licensing models in stock photography industry. A royalty-free license is priced according to file size only, and has an unlimited duration across all media, but is usually non-exclusive.

**Shades.** Our accent colors consist of tints and shades, ranging from 1 to 7 for each color. Value 4 presents the core color. We refer to the darker tones (5-7) as shades.

**Tints.** We refer to the lighter tones (1-3) as tints.

**Tone.** Lighter tints and darker shades are part of the tonal range we have at our disposal.

**Typeface.** The design of type (Mark for MC, Century Gothic).



# Sources and trademarks

If you're interested in finding out more about our 'did you know?' facts, explore these sources.

**Tone of voice**

- 1. <https://bit.ly/2HfGUUI>

**Symbol and Brand Mark**

- 2. Mastercard Incorporated Reports  
Fourth-Quarter and Full-Year 2018 Financial Results  
<https://bit.ly/2GuFEvO>

**Brand Circles**

- 3. <https://bit.ly/2RCVJ4s>

**Color**

- 4. Mortimer, Ruth "The colour of money", HighBeam Research.  
<https://bit.ly/2dmHA9T>

**Typography**

- 5. Larson, Kevin & Rosalind Picard. "The Aesthetics of Reading"  
<https://bit.ly/2MUI4oI>

**Icons**

- 6. Trafton, Anne. MIT News Office: "In the blink of an eye"  
<https://bit.ly/1PjgCy2>

**Illustration**

- 7. Amit, Elinor. "The Power of picturing thoughts"  
<https://bit.ly/2WJyyJm>

**Information design**

- 8. <https://bit.ly/2Dckejz>
- 9. <https://bbc.in/1KuiRKB>

**Animation**

- 10. <https://bit.ly/2x651yu>

**Trademark attribution and correct use of ® and ™ symbols**

It is important to identify Mastercard's trademarks as such whenever they are used, whether online or in print materials.

Use of an ® and ™ symbol is permitted on a country by country basis.

NEVER use the ® symbol if a trademark is not registered for the product or service concerned in a particular jurisdiction. In such a case, the ™ symbol should be used.

Please see [here](#) a list of registered trademarks in the U.S. For countries outside the U.S. and for updated information, please contact the Trademark Team.

**As a general rule, do not use the ® mark on marks other than the Mastercard, Maestro, and Cirrus word marks without express permission from the Trademark Team.**

Marks or programs other than Mastercard, Maestro, and Cirrus (e.g. Priceless, Start Something Priceless, City Possible) are not registered globally and therefore it is not appropriate to use an ® on materials that have a global distribution. For information regarding how to properly identify other marks or programs, please contact the Trademark Team.

It is generally sufficient to display ® or ™ — whichever applies — with a Company trademark the first and the most prominent time that mark appears on a material. It is not necessary to repeat the usage of these symbols each time a mark is used in the same written material.

A footnote or legend indicating trademark ownership by Mastercard should appear on all marketing and other materials where Mastercard marks are used, unless an exception is approved by the Trademark Team.

For any questions regarding how to identify Mastercard's trademarks, please contact the Trademark Team at [trademarks@mastercard.com](mailto:trademarks@mastercard.com).



# Thank you

We would like to acknowledge the internal teams and agency partners that have been critical to the evolution of the Mastercard Brand Expression and the development of this guide.

Special thanks go to our IMC Planning partners without whose support, none of this would be possible.

**INTERNAL TEAMS:**

- B2B Product Marketing
- Center for Inclusive Growth
- Customer Experience & Design
- Consumer Marketing
- Data & Services
- Digital Marketing
- IMC Planning
- Labs
- Learning & Development
- LFI Corporate Group
- Products & Innovation
- Sustainability
- Travel & Meeting Services
- Vocalink Marketing

**AGENCY PARTNERS:**

- 50,000feet
- Armstrong Partnership
- Big Group
- Design Bridge
- Imagination
- McCann XBC
- Tenet Partners

Brand Strategy, Experience & Design Team

**Chuck Breuel**  
Vice President

**Lucy Fielding**  
Vice President

**Judy Vigiletti**  
Director

**Sarah Bowen**  
Director

**Kevin Kim**  
Associate Analyst

**Julia Dillon**  
Director, Finance Business Partner

For any questions regarding the Mastercard Brand Expression guide, write us at [askdesigncenter@mastercard.com](mailto:askdesigncenter@mastercard.com)



