




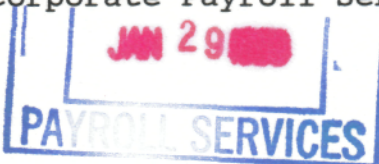
TO WHOM IT MAY CONCERN

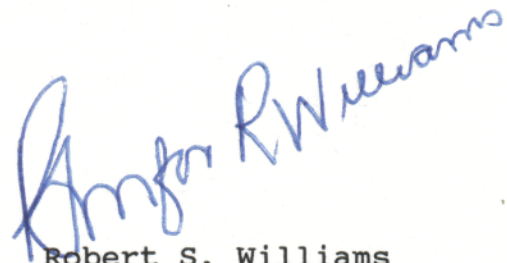
This is to certify that RIZWAN AHMAD GONDAL worked at MASTERCARD INTERNATIONAL INCORPORATED as a FINANCIAL ANALYST from August 1992 to January 1993. His assignments included general ledger analysis, and analysis of the operating expenses of the Corporation.

During his assignment we found Rizwan to be bright, hard working and a pleasure to work with. Rizwan conducted himself in a manner befitting a professional and was able to interact easily with upper management. Rizwan was very cooperative and reliable. Through his wit and hard work, a healthy and congenial atmosphere was created for the rest of the team.

Rizwan's departure to pursue other interests, is a loss to MasterCard International. We wish him the very best for future endeavors and we're confident that he will be an asset to any organization that he associates with.


Michael A. Heredia
Manager
Corporate Payroll Services





Robert S. Williams
Vice-President
Financial Services

Robert F. Molony
SVP-Controller

