



October 18, 1995

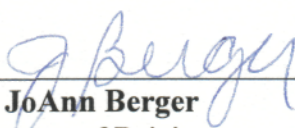
To whom it may concern:

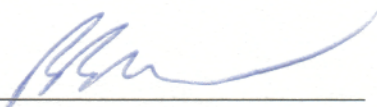
This is to certify that **Mr. Rizwan Ahmad Gondal** worked at **MasterCard International Incorporated** as an Analyst/Consultant from August 1992 to January 1993 and again from March 1995 to July 1995. His assignments included general ledger analysis, analysis of the operating expenses of the Corporation, and competitive pricing analysis by product line.

We have known Rizwan for more than 3 years. During this time we have found him to be very bright, resourceful, and tenacious. Rizwan conducted himself in a manner befitting a professional and was able to interact easily with upper management. Rizwan was very cooperative and reliable.

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

Sincerely,

  
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**Ms. JoAnn Berger**  
**Manager of Pricing**  
**U.S. Region Finance**

  
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**Mr. Robert S. Williams**  
**Vice President**  
**U.S. Region Financial Officer**

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