

# THE MASTERCARD® PREPAID BUSINESS GIFT & INCENTIVE CARD: IT'S SO SIMPLE

PREPAID IS MORE REWARDING FOR EVERYONE



BY 2017, TOTAL PREPAID BUSINESS GIFT & INCENTIVE SPENDING IN 12 LEADING EUROPEAN MARKETS IS ESTIMATED TO BE USD 3.3 BILLION<sup>1</sup>

## A uniquely rewarding opportunity

Companies of all sizes are turning to prepaid cards as a way to reward and incentivise employees and customers with gift cards. With the MasterCard Prepaid Business Gift & Incentive Card, you can be involved in this growing opportunity.

## What is the MasterCard Prepaid Business Gift & Incentive Card?

The card can help companies of all sizes streamline and improve their employee incentive and consumer promotion and rebate processes.

The MasterCard Prepaid Business Gift & Incentive Card is a very versatile solution with the following benefits:

- Companies simply load money onto the card and each time a purchase is made the amount is deducted from the balance
- They can reduce the time and cost to launch and administer these programmes
- Card can be issued easily and be personalised
- Cardholders can – if the company wishes – use their cards at any merchant locations where MasterCard is accepted worldwide and online or at ATMs



**Meeting needs with innovative solutions**

**Commercial Customer/Employer needs:**

- Streamline and improve their employee incentives
- Streamline consumer promotion and rebate processes
- Reduce the time and cost to launch and administer these programmes
- Expand on the options of when, where and how employees and customers can use their rewards
- Recognise and retain valuable employees

**Commercial Customer/Employer solutions:**

- Card can reduce time and expense of administration
- Act as an excellent employee incentive
- Retain customers
- Cardholders can – if the company wishes – use their cards at ATMs
- Card could be used wherever MasterCard is accepted, worldwide and online\*

**In the UK and Ireland, open-loop business gift & incentive spending is projected to reach USD 600 million in 2017<sup>1</sup>**

**The MasterCard Prepaid Business Gift & Incentive Card – benefits for everyone**

**Issuer/Programme Manager benefits:**

- Attracts new commercial customers
- Expands relationships with current commercial customers
- Creates an opportunity to cross-sell other products
- Generates new revenue streams by converting cash and paper transactions onto cards

**Employee/customer benefits:**

- Provides flexibility to make purchases in-store, online, by phone and via the internet (rather than voucher/store gift cards) which can only be used at specific locations

**Commercial Customer/Employer benefits:**

- Reduces costs and saves time by streamlining incentive processing
- Makes it easier to report and reconcile incentive payouts
- Creates flexible, easy ways to implement programmes
- Increases employee satisfaction with broader options for when, where and how they can use their incentive
- Reinforces brand image via card branding
- Provides programme flexibility
- Assists in recognising and retaining valuable employees

**In Spain, annual total business gift & incentive spend is expected to top USD 500 million by 2017<sup>1</sup>**



## MasterCard Prepaid Business Gift & Incentive Card – a huge opportunity

Convenient for businesses and cardholders, the MasterCard Prepaid Business Gift & Incentive Card offers huge potential to transform the way incentive payments are made.

- By 2017, total prepaid business gift & incentive spending in 12 leading European markets is estimated to be USD 3.3 billion<sup>1</sup>
- In the UK and Ireland alone, open-loop business gift & incentive spending is projected to reach USD 600 million in 2017<sup>1</sup>
- Turkey, Benelux, Spain and the Czech Republic are all expected to see open-loop business gift & incentive spending reach USD 200 million by 2017<sup>1</sup>

### How it works

Companies simply load money onto the MasterCard Prepaid Business Gift & Incentive Card, and each time a purchase is made, the amount is deducted from the balance. Cards may even be reloaded for certain types of promotions. Plus, companies have the option of keeping cards on hand for immediate distribution\*\*. The cards may also be personalised or printed with a promotional name.

### MasterCard – the support you need

The MasterCard Prepaid team is committed to helping you through every step of the programme implementation process by:

- Reviewing programme requirements
- Identifying and addressing all necessary launch steps
- Collaborating with you to build the most effective project plan
- Assigning you a dedicated team for all implementation tasks
- Providing turnkey marketing support materials

**Turkey, Benelux, Spain and the Czech republic are all expected to see open-loop business gift & incentive spending reach USD 200 million by 2017<sup>1</sup>**



## What MasterCard can provide

We can help you get to market with our network of issuing banks, programme managers and processors. We will work with you to:

- Assign a relationship manager
- Establish clear lines of communication
- Review programme requirements
- Identify and address necessary steps to achieve the desired results
- Develop and roll out a project plan
- Create a working team to ensure all implementation tasks at MasterCard are coordinated and performed
- Help determine performance metrics
- Share best practices
- Provide on-going support

## Why MasterCard?

MasterCard serves consumers and businesses in more than 210 countries and territories.

- **As a franchisor**, we develop and market payment solutions and processes
- **As a processor**, we handle approximately 27 billion transactions each year
- **As an advisor**, we provide industry-leading analysis and consulting services to financial institution customers and merchants
- **As a leader in innovation and technology**, we have the facilities and knowledge to help make your programme a success

Working with us puts you at the heart of commerce where financial institutions, businesses, cardholders and merchants worldwide converge.

## Get in touch

If you are interested in how the MasterCard Prepaid Business Gift & Incentive Card can benefit your company, don't hesitate to get in touch. We are ready, willing and able to be your partner. Let us help you develop an offering that's right for your customers and bring the strength of the MasterCard Prepaid Business Gift & Incentive Card to your brand.



**For more information, please contact your MasterCard representative or local MasterCard office**



MasterCard Worldwide is at the heart of commerce. Our understanding of how and why commerce is conducted allows us to create more advanced methods of payment that fuel economic connections and drive real business value.

<sup>1</sup> 2012 Global Prepaid Card Market Sizing Study, Commissioned by MasterCard

\* Dependent on selective authorisation and acceptance/InControl, subject to availability in local markets

\*\* Dependent on local market KYC rules