THE MASTERCARD® PREPAID BUSINESS CARD: EXPENSES WITH LESS EXPENSE

SAVING YOU TIME, EFFORT AND MONEY

BY 2017, TOTAL PREPAID BUSINESS PURCHASING IN 12 LEADING EUROPEAN MARKETS IS ESTIMATED TO BE USD 700 MILLION[1]

The way of the future

Companies of every size are turning to prepaid cards for their business purchases and expenses. While corporate credit cards and charge cards continue to play a vital role in business life, they're not always available to all employees.

It's estimated that by 2017, prepaid business purchasing in Europe will reach USD 700 million[1]. That's a prime opportunity for you and now is the time to get your share.

What is the MasterCard Prepaid Business Card?

The card is more efficient and more secure than cash or cheques when paying employee expenses. It is intended for business-related expenditures, such as purchasing, meetings and per diems.

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

- Fraud and risk management
- Streamlined settlement
- Manage expenses by specifying purchasing restrictions and spend limits*

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Meeting needs with innovative solutions

Commercial Customer/Employer needs:

- To have control over employee spending
- To be able to specify spending limits
- An easy, efficient and flexible way of making all kinds of business payments
- Payment method that can be issued instantly
- Payment method with less administration
- Can be managed centrally and remotely
- Should the employee leave the company or transfer to another department, funds can be reallocated for future use

Commercial Customer/Employer solutions:

- Easy and straightforward to issue
- A more streamlined process
- Online statements and PIN protection offer a reduced risk of fraud
- More control over employees' spending
- Can be used for short periods
- Allows wider distribution to all employees at all grades
- Reloadable instantly
- Can issue funds to an employee without having the employee on-site
- Card can be used wherever MasterCard is accepted worldwide, regardless of the local currency

In France, total prepaid business purchasing is projected to reach USD 200 million by 2017[1]

The MasterCard Prepaid Business 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 commercial products and services to employers
- Features and benefits can be customised
- Increases revenues by moving cash and cheque payouts to electronic card payments

Employee benefits:

- Ability to keep track of spending with purchase records that come with every card payment
- Card can be used wherever MasterCard is accepted, worldwide and online
- Safer than cash as the card can be cancelled if lost or stolen

Employer/Administrator benefits:

- More cost-effective than paper or cash
- Easy to issue
- Straightforward card loading and reloading
- More flexible and customised payment solution
- Simplifies processing, distribution and administration
- Flexible load limits
- Detailed business card statements
- Better information management through MasterCard Smart Data solutions

Open-loop prepaid business purchasing spend is expected to top USD 100 million in Germany, Italy and the Benelux regions[1]

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The MasterCard Prepaid Business Card – a huge opportunity

Convenient for businesses and cardholders, the MasterCard Prepaid Business Card offers huge potential to transform the way employee expense payments are made.

- By 2017, total prepaid business purchasing in 12 leading European markets is estimated to be USD 700 million[1]
- France will be the largest market, with annual total prepaid business purchasing projected to reach USD 200 million by 2017[1]
- Open-loop prepaid business purchasing spend is expected to top USD 100 million in Germany, Italy and the Benelux regions in 2017[1]
- The UK and Ireland, Spain and Turkey are all expected to see annual prepaid business purchasing reach USD 100 million by 2017[1]

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How it works

When required, an employee's expenses are simply loaded onto a MasterCard Prepaid Business Card via electronic funds transfer, just like any other electronic transfer to a mainstream bank account.

The MasterCard Prepaid Business Card is flexible and can be customised just for you. Building prepaid solutions can sometimes be complex. So, to make it easier, the MasterCard Prepaid Business Card offers both ready-made and customised solutions.

The ready-made solution

The MasterCard Prepaid Business Card can be issued instantly and loaded in local currencies. It can also be reloaded via direct bank transfer, internet or telephone. Plus, the MasterCard Prepaid Business Card can be used wherever MasterCard is accepted, worldwide and online.

Customised solutions

The MasterCard Prepaid Business Card can also be tailored to meet most requirements. Many features can be customised, including frequency of reloads, cash access and maximum load capacity. Even the ways individual companies categorize their card spending can be customised. Prepaid business cards have specific features that enable them to be managed centrally. By specifying purchasing restrictions and spend limits, for example, companies can also tailor the use of their cards to the needs of their business and employees.

More options, more freedom, and greater control

To enable companies to manage and track their expenses, MasterCard offers data management tools through the MasterCard Smart Data suite of products. By combining all card payment information for financial reporting and auditing, MasterCard Smart Data solutions deliver transparency for the entire payment process.

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.

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 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 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.

[1] 2012 Global Prepaid Card Market Sizing Study, Commissioned by MasterCard

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