

THE MASTERCARD® PREPAID BUSINESS TRAVEL CARD: THE NEW DIRECTION FOR COMPANY TRAVEL

A BETTER WAY TO PAY TRAVEL EXPENSES



BY 2017, EUROPEAN OPEN-LOOP PREPAID BUSINESS TRAVEL SPENDING
IS ESTIMATED TO BE USD 1.1 BILLION¹

Easily managed

With the MasterCard Prepaid Business Travel Card you can say goodbye to the hassles and inefficiencies that come with traditional ways of paying for business travel.

MasterCard's Smart Data suite of solutions enables companies to centrally manage and track expenses by specifying purchasing restrictions and spend limits.

What is the MasterCard Prepaid Business Travel Card?

A pre-loaded card that enables employees to incur costs on behalf of their business; and businesses to more effectively manage employee travel expenses.

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

- Reloadable and easier to use than travellers' cheques and safer than cash
- Helps avoid the costs associated with converting unused currency
- Helps streamline travel operations and reduces costs
- Whatever is left over remains on the card and can be recovered by the business



In Italy, open-loop prepaid business travel spending is projected to reach USD 400 million by 2017¹

Meeting needs with innovative solutions

Commercial Customer/Employer needs:

- An easier way to pay employee travel costs
- Helps reduce costs and streamline processing, distribution and administration
- Establish fixed spending limits
- Reduce potential fraudulent use of expenses
- A method of issuing travel funds to employees without using the company credit card
- Manage spending information via MasterCard's Smart Data solutions

Commercial Customer/Employer solutions:

- Offers the convenience and security of electronic payments to all employees
- Replaces travellers' cheques and foreign currency purchases
- Prepaid travel cards help streamline business travel operations
- Helps better management of travel expenses
- Can be issued easily
- Can be managed centrally and loaded remotely

The MasterCard Prepaid Business Travel 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
- Creates a new revenue stream by turning cash payouts into electronic card payments
- Allows entry into the prepaid market for a low investment

Commercial Customer/Employer benefits:

- Guarantees exchange rate by loading multi-currency cards in destination currency
- Streamlines paper-based processes like reporting, reconciliations, distribution and administration
- Reduces risk of fraud related to cash
- Provides ability to control expenses through the implementation of maximum load amounts, frequency of reloads, cash access restrictions and more

Employee benefits:

- Safer than cash and travellers' cheques as the card can be cancelled if lost or stolen
- More flexible than other travel payment methods
- Ability to keep track of spending with purchase statements
- Can access cash at ATMs worldwide accepting the MasterCard brand
- Card can be used wherever MasterCard is accepted, worldwide and online
- Protects against unauthorised purchases on lost or stolen cards*
- Easy to keep track of spending

The MasterCard Prepaid Business Travel Card – a huge opportunity

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

- By 2017, European open-loop prepaid business travel spending is estimated to be USD 1.1 billion¹
- Italy is expected to lead the way, with annual open-loop prepaid business travel spending projected to reach USD 400 million by 2017¹

How it works

For every planned trip, an employee's allocated trip budget is loaded onto a MasterCard Prepaid Business Travel Card via electronic funds transfer, just like any other electronic transfer to a mainstream bank account.

Cardholders can purchase and load a prepaid travel card in the currency of their travel destination (if the currency card is available, up to a maximum amount), and spend in retail stores or use to withdraw cash* locally. It can also be reloaded* whilst abroad should any more money be required. This usually means better currency conversion rates and no transaction fees on the purchase, as you would be spending in local currency.

Ready-made solutions

These solutions offer prepaid travel cards that can be issued instantly and loaded in multiple currencies*. Cards can be reloaded via direct bank transfer, internet or telephone. Plus, the MasterCard Prepaid Business Travel Card can be used wherever MasterCard is accepted, worldwide and online.

Customised solutions

Because the ready-made solution may not be suitable for everyone, the programme can be tailored to meet particular requirements.

Many features can be customised, including the type of currency, the card's maximum load amount, and the ways in which the company can categorise card spending. Companies may also choose to have value-added, non-payment services within their programme, such as insurance, baggage allowances, executive club membership, and so on. MasterCard can work with you to launch a customised solution.

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 Travel 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 Travel 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

* Terms and Conditions may apply