

The MasterCard® Prepaid Travel Card Programme

Tap into the travel market with prepaid travel cards



Travellers now seek a more globally accepted, more convenient, and more secure alternative to traveller's cheques and foreign currency. Financial experts indicate that - along with gifting, youth and 'unbanked' - prepaid travel products will become one of the most successful sectors in Europe. While sales of traveller's cheques are in decline, the market for prepaid travel products is growing. It is anticipated that the total European turnover for these products will be €11 billion by 2010 - which represents 14% of the forecasted European prepaid market.⁽¹⁾

Offering customers what they want

When asked why they prefer to use traveller's cheques rather than cash, consumers typically mention improved safety/security, better exchange rates, and the opportunity to have a separate source of travel funds. All of these considerations can easily be extended to a prepaid travel product.

Independent research tells us that consumers are prepared to buy prepaid travel cards from trusted and convenient locations such as bank branches and travel money issuers.⁽¹⁾ When these factors are combined with prepaid's greater functionality, prepaid travel cards will increasingly displace traveller's cheques and foreign currency sales.

Your opportunity, our solutions

As an issuer, service provider or distributor of travel money products, you have a major opportunity to create, build and enrich customer relationships that will add value to your business. To help you capitalise on a rapidly evolving travel market, MasterCard Worldwide has developed the Prepaid MasterCard® Travel Card Programme. This programme gives you the flexibility and control to define product features that support your business, while helping you satisfy your customers needs for prepaid travel products.

We also understand that building prepaid solutions can be complex. So, to make things easier for you, the MasterCard® Prepaid Travel Card Programme offers both 'ready-made' and 'customised' solutions.

The ready-made solution

This offers you a streamlined entry into the prepaid travel card sector. The ready-made solution supports instantly issued, reloadable prepaid travel cards that can be loaded in US dollars, UK sterling, and the euro. The card's maximum initial value is \$10,000 (or GBP / euro equivalent) and it can be loaded (or reloaded) via cash, direct bank transfer, debit or credit card, Internet, or telephone. The card can be used wherever MasterCard is accepted.

Customised solutions

Because the ready-made solution may not be suitable for everyone, the standard (MasterCard) prepaid travel card can be tailored to meet particular requirements. For domestic or European travellers, for example, you may choose to offer Maestro® or Cirrus® (ATM only) prepaid solutions. Many other features can be customised too, including the type of currency, the card's maximum load amount, and the ways in which the cardholder can access account information.

Two of the great advantages of creating a prepaid travel product are the ability to build long-term customer relationships and the positive association with people's leisure travel. There are also opportunities within the travel sector for bundling the solution with non-payment, added-value applications such as insurance, baggage allowances, executive club membership, and so on.

If you wish to launch a customised solution, MasterCard will work with you to make it happen.

(1) Source: PSE Consulting

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Meeting Customer Needs and Growing your Business

The MasterCard Prepaid Travel Card Programme can help you create and enrich your customer relationships and grow your business. The Programme is a competitive solution that lets you define product features that work for you. Here are some key benefits:

- **Enter New Markets**

The MasterCard® Prepaid Travel Card Programme positions you to take advantage of the growing demand for travel card solutions.

- **Attract and Retain Customers**

Prepaid travel cards offer a more accepted, secure, and convenient alternative to carrying cash. They're also a great way to attract new customers while growing and strengthening your brand and existing relationships. Customer-friendly features include:

- Instant-issue prepaid travel cards
- Easy account reloading - from branch, home, or when travelling worldwide
- Internet access to balance, account information, and transaction history

- **Create New Revenue Streams**

With unsurpassed POS and ATM acceptance worldwide, prepaid travel cards can meet your customers' needs while improving financial return.

- **Leverage the MasterCard Brands**

Globally recognised payment products and acceptance, consumer trust and security protection: these advantages come with the MasterCard family of brands.

How to get started

Simply contact your MasterCard representative for more information on how you can succeed with the MasterCard® Prepaid Travel Card Programme.

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