

A solution for Employee Incentives & Consumer Promotions

The MasterCard® Corporate Incentive Prepaid Card



Companies are always looking for new, innovative ways to reward valuable employees and attract new customers. With traditional payment methods, these activities can take too much time, be more difficult to maintain, and cost a lot of money. How do you get the attention of busy consumers? How do you retain key employees? The MasterCard Corporate Incentive Card Program is a simple, effective solution.

The market opportunity is substantial—and still growing. Corporate incentive cards represent a primary component of the total spend of the Gift and Corporate Programs categories, which are estimated to be \$365 billion by 2010.¹

An effective way to grow your business

The MasterCard Prepaid Corporate Incentive Card Program will help you expand your relationships with corporate customers, helping them streamline and improve their incentive/promotion distribution

processes by reducing their time and cost to launch and administer these programs.

Benefits to issuers

- Drive revenue by converting cash/check transactions to card transactions
- Strengthen and protect relationships with your current corporate customers and attract new ones by delivering a complete portfolio of products
- Opportunity to introduce your services to new cardholders

The value for corporate customers

- Able to give employees a reward they value while building loyalty and satisfaction and improving retention
- Deliver a more enticing consumer promotion tool
- Streamline program processes and decrease program administration and management costs
- The card may be co-branded with the company's name, reinforcing the cardholder's connection with the reward

The Growing Incentive Card Opportunity

174%
Percent growth in open-loop employee incentive cards between 2004 and 2005²

54%
Percent growth in open-loop consumer incentive cards between 2004 and 2005²

7 to 1
U.S. consumer preference for network-branded open-loop gift cards versus store gift cards³

Corporate Incentive Cards

Employee Incentive

Reward Employees

- Assist in recognizing and retaining valuable employees
- Show appreciation to employees on special occasions (such as holidays)

Benefits of Prepaid

- Easier to implement and more cost-effective for corporations
- Supports move toward electronic payments and replacement of cash/checks
- More flexibility and safety for employees
- Reinforces employer as source of the reward

Consumer Promotions

Reward Existing & Prospective Customers

- Support sales promotion and rebate programs
- Build loyalty with existing customers
- Drive preference for prospects and encourage purchases

Benefits of Prepaid

- Easier to implement and more cost-effective for corporations
- Supports move toward electronic payments and replacement of cash/checks
- More enticing to customers and prospects

The value for cardholders

The Corporate Incentive Card Program lets cardholders choose when, where, and how they spend their rewards:

- Cardholders may use their cards at millions of ATM and merchant locations worldwide
- They can use the card for online shopping, phone orders, and more
- Prepaid cards are more flexible and safer than other forms of rewards

Bringing it all together for you

We're committed to partnering with you throughout the program implementation process and we will provide you with the support you need. Our dedicated team is ready to assist you to ensure a smooth and efficient execution of the program by:

- Reviewing the program requirements
- Identifying and addressing necessary steps to launch your program
- Collaborating to build an effective project plan
- Creating a working team to ensure all implementation tasks at MasterCard are coordinated and performed to your satisfaction
- Establishing clear lines of communication between yourself and MasterCard

Benefit from our experience

MasterCard has developed thousands of prepaid programs with over 150 issuers and provides the products, technology, insight, global structure, and support for merchants and issuers that make these programs succeed. By working tirelessly to anticipate consumer trends, we provide prepaid solutions that meet their needs and exceed their expectations while driving growth for program sponsors.

For more information, contact your MasterCard representative.

¹ Independent research commissioned by MasterCard, 2006

² 3rd Annual Open Prepaid Market Survey: Spend, Growth and Opportunity, Mercator Advisory Group, 2006

³ Prepaid Market Forecast 2006–2009, Mercator Advisory Group, November 2006