

# Small business. Big opportunity.

MasterCard Professional Debit card program.



Small businesses represent a large opportunity to grow customer relationships and improve profitability. Of the 27 million small businesses in the United States,<sup>1</sup> many do not have separate business accounts. Instead, they use their personal accounts for business expenses.

Recent MasterCard research indicates that more than 5 million small businesses use their personal checking accounts for at least \$1,000 in business expenses annually.<sup>2</sup> MasterCard estimates this segment spends nearly \$50 billion annually<sup>2</sup> and most of this payment volume is in the form of checks.

MasterCard's Professional Debit card program is a great way to tap into this market. Not only can it potentially help you improve margins and increase revenue, but it can also streamline your customers' businesses.

## Case study

Using the MasterCard Advisors Small Business Propensity Model, 50,000 customers were selected for a MasterCard Professional Debit pilot. Twenty-one percent of the participants activated and transacted with the MasterCard Professional Debit card. Here are a few key findings about those who used the MasterCard Professional Debit card:

- Of the 21% of customers who activated and transacted, 93% continued to casually use their Consumer Debit card along side their MasterCard Professional Debit card.
- Of the 21% of customers who activated and transacted, 37% used both their Consumer Debit card and MasterCard Professional Debit card every month during the pilot.
- Those customers who used both cards every month increased their year-over-year total card spend by 19%. They also increased their year-over-year total card transactions by 26%.
- Professional Debit merchant spend for the pilot group is indicative of spend in typical Small Business Debit categories.

## Financial institution benefits

**Value.** The case study indicates that MasterCard Professional Debit cardholders are inclined to use their card more often and spend more—potentially increasing your revenue.

**Differentiation.** Small businesses like to feel in control of their expenses, and feel it is important to keep personal finances separate from business.<sup>3</sup> MasterCard Professional Debit fulfills that need for your customers and sets you apart from your competition.

**Acquisition and retention.** With MasterCard Professional Debit in your product suite, you can attract a broader range of customers and provide more tools to retain customers who might look elsewhere to meet their needs.

## Cardholder benefits

**Safety.** Unlike cash, which usually cannot be replaced if stolen, MasterCard Professional Debit cards provide zero liability<sup>\*</sup> for unauthorized charges.

**Control.** Business owners can control how employees use the card, with features such as point-of-sale limits.

**Convenience.** MasterCard Professional Debit cards are easier to carry than a checkbook and can be used at millions of locations worldwide.

**Analysis.** Business owners can access their transaction data, customize reports, and gain greater control of their expenses.

**Discounts.** Your customers will enjoy automatic rebates from key merchants on everything from fuel, to car rentals, to shipping (without the need of a coupon code) through the MasterCard Easy Savings Program.<sup>™\*\*</sup>

**Information.** Cardholders will find relevant news, product information, and special promotions specifically for small businesses at [www.mastercardbusiness.com](http://www.mastercardbusiness.com).

## Getting started

The MasterCard Professional Debit card is an ideal solution for small business owners—whether they have a business account or not. And it's a great way for you to improve your bottom line.

When you're ready to launch a MasterCard Professional Debit card program, contact your processor account representative.

## Core benefits of MasterCard Professional Debit<sup>\*\*</sup>

Zero Liability<sup>\*</sup>

Extended Warranty

Purchase Assurance

MasterRental<sup>®</sup> Collision/Damage Waiver

Travel Assistance Service

MasterCard Global Services<sup>®</sup> for replacement of lost/stolen cards

## Optional benefits of MasterCard Professional Debit<sup>\*</sup>

Accidental Death and Dismemberment Insurance

Cell Phone/PDA Repair and Replacement Insurance

Concierge Services

Hotel/Motel Burglary Insurance

Identity Fraud Expense Reimbursement Insurance

Lost Luggage Insurance

Travel Accident and Baggage Delay Insurance

Priority Pass Airport Lounge Access<sup>™</sup>

## Ongoing support

MasterCard support continues after you launch your MasterCard Professional Debit card program. There are several tools to help optimize performance. The Professional Debit Optimization Guide puts comprehensive tactics at your fingertips. You'll find profit-boosting strategic insight and breakthrough marketing materials for every stage of the customer relationship—from acquisition to retention.

<sup>\*</sup> Certain restrictions apply. For complete terms and conditions, visit [www.mastercardbusiness.com/zeroliability](http://www.mastercardbusiness.com/zeroliability).

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<sup>1</sup> Source: Small Business Administration

<sup>2</sup> Source: Hamill Associates, Inc., May 2008

<sup>3</sup> Source: MasterCard Worldwide research and data analysis