

Debit MasterCard® BusinessCard

Debit Cards Are Growing among Small Businesses. Be There.



Five trillion dollars. That's how much small businesses spend each year in the United States. And they spend more than half of it on products and services that can be purchased with debit cards.¹ Considering the current global economic environment—and its impact on the credit markets—small business debit represents new and enhanced revenue opportunities for our affiliates.

Over 85 percent of small businesses still use checks for business expenses such as utilities and office supplies.² You can turn that check volume into debit volume by offering a Debit MasterCard BusinessCard to your small business customers.

The Debit MasterCard BusinessCard program can help you reach your business objectives. Debit represents a major opportunity for our affiliates to grow customer relationships, win new ones, and increase their revenue.

- The average business debit card transaction is nearly double that of the average consumer debit card.
- Debit transactions mean risk-free revenue because they don't involve extending credit.
- Migrating away from costly check processing makes your business more efficient and protects our profits.

¹ Hitachi Consulting on Payments, 2008

² MasterCard Small Business Payment Research, 2008

Debit offers small business customers more than an edge

Small business owners are rapidly adopting debit cards for convenience, security, and spending control. Some don't yet qualify for credit. Others simply prefer debit. By offering them a Debit MasterCard BusinessCard, you're providing added:

- > **Safety.** Debit cards are more secure and safer to carry than cash.
- > **Control.** Owners can control how employees use the card, with features such as preset point-of-sale limits.
- > **Convenience.** 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 business expenses.
- > **Discounts.** Your customers will enjoy automatic rebates at key merchants on everything from office equipment to car rentals (without the need for a coupon code) through the MasterCard Easy Savings™ program.
- > **Information.** A comprehensive Web site, www.MasterCardBusiness.com, offers relevant news, product information, and special promotions specifically to small businesses.

Target your small business segment

Need a segmentation strategy? Identify small business targets and talk to them through turnkey marketing materials you can easily customize with your institution's name and logo.

Your existing portfolio is a good place to start because many of your own personal DDA customers could be good small business debit targets. As small business owners turn to the Web, you can also reach prospects with online marketing that will lead those seeking payment solutions to your institution.

CORE BENEFITS

Zero Liability
Extended Warranty
Purchase Assurance®
MasterRental® Collision/Damage Waiver
Travel Assistance Service
VAT Reclaim
MasterCard Global Services® for replacement of lost or stolen cards
MasterCoverage® Employee Fraud Liability coverage

OPTIONAL BENEFITS

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™

Advantages fine-tuned for the segment. Debit MasterCard BusinessCard offers a mix of standard and optional features you can package into a highly relevant asset for your small business customers, to help align your debit program with your segmentation strategy.

Now's the time

With more than 27 million small businesses in the United States, effective sell-in to this market can have a marked effect on your bottom line. Contact your debit program representative for more information.