Mastercard Race Ready Playbook

Turn major events, seasonal peaks and high-demand moments into growth for your small business

What does it mean to be Race Ready?

Race Ready is Mastercard's framework for helping businesses like yours prepare for periods of increased demand and turn high-traffic moments into long-term growth.

68%

prioritize stability and predictability over fast growth

54%

actively avoid unnecessary financial risk

61%

prioritize deeper customer relationships over broader reach

For years, businesses have planned around predictable moments, from the holidays and summer travel to back-to-school season.

Today, running a business in your local community also means planning for the moments that drive surges in demand throughout the year — the cultural events, the conferences, the concerts.

Whether it's a major sporting event or a community festival pulling in the crowds, experience-driven spending continues to grow. By preparing early and putting your customers at the heart of your approach, you can put your business in the best possible position to attract more customers and drive sustainable growth.

Source: The 2026 Mastercard Dreamonomics Report

The experience economy is creating new opportunities for small businesses

People love experiences. That passion is creating measurable economic activity that reaches beyond arenas, venues and event locations into surrounding neighborhoods and local business communities.

These moments can create meaningful opportunities for businesses to:

- Maximize event-based revenue
- Incentivize return sales with marketing and promotions
- Strengthen community visibility
- Build customer loyalty
- Grow long-term business value

Experiences resonate with customers

68% spend more freely when enjoying an experience

61% prefer experiences that support local businesses

54% associate small businesses with higher-quality experiences

The businesses that benefit most aren't necessarily the closest to the event. **They're the ones that prepare for it.**

Source: Mastercard Experience Economy Report (U.K)

RACE READY IN ACTION

The TCS New York City Marathon

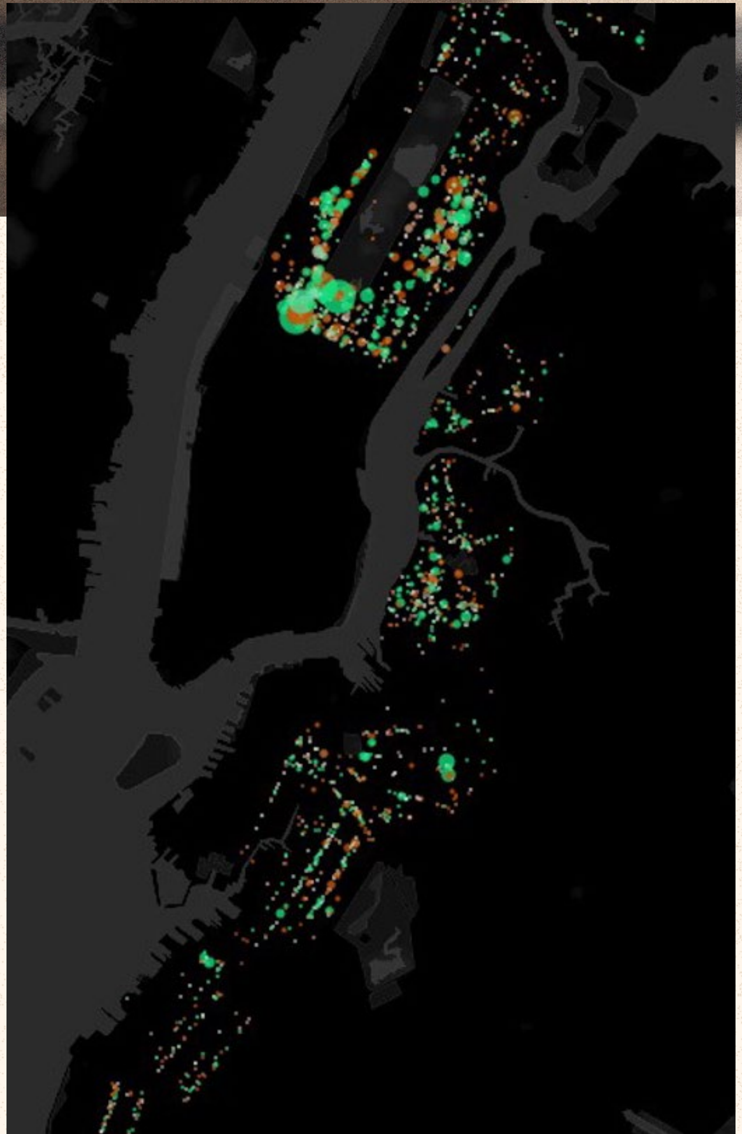
One weekend. Hundreds of thousands of visitors. A real-world example of how demand surges create opportunities for small businesses.

Here's what restaurants and bars along the marathon route saw on race day

40%
peak in early afternoon as the race ramped up

22%
overall spending lift at locations along the route

2 hours
prime time as more than one-third of spending happened between 2-4pm



FUN FACT

Brooklyn
The borough that celebrates the longest

Mastercard Economics Institute, SME restaurants and bars – lift along the 2025 New York City Marathon route ‣

What can the TCS New York City Marathon tell us about surges and small businesses?

The TCS New York City Marathon provides a real-world example of how a surge in demand creates very real opportunities for small businesses in the local area.

By the numbers

<$40

The spending sweet spot: Consumers gravitated toward smaller, more convenient purchases during Marathon weekend.

83%

Tap is the norm: More than 8 in 10 in-person transactions at small businesses are contactless.

Lessons learned

- Visitors spend differently
- Convenience becomes more important
- Staffing pressure increases
- Check-out speed matters.
- Inventory mix changes
- Customer retention starts during the event

Source: Mastercard Test & Learn® Analysis; aggregated and anonymized transaction data per block

The Race Ready framework

The Mastercard Race Ready Playbook helps businesses move from anticipation to preparation, execution and long-term growth. Step by step, you'll learn what it means to be Race Ready and discover practical actions you can take in the weeks and months leading up to an event to maximize opportunities and set your business up for success.

Understand the opportunity before it arrives

The most successful businesses don't react to event traffic. **They prepare for it.**

Establish your baseline

Document what normal looks like for you. Track:

- ☐ Average daily sales
- ☐ Average spend per customer
- ☐ Average customer count
- ☐ Loyalty program sign-ups (if applicable)
- ☐ Email subscriber growth
- ☐ Social engagement

Forecast demand

Understand the opportunity ahead. Consider:

- ☐ How many visitors are expected?
- ☐ What can you learn from past events?
- ☐ Which products or services may be in demand?
- ☐ What event-specific offerings could you create?

Review operations

Assess your business readiness across:

- ☐ Staffing levels
- ☐ Inventory requirements
- ☐ Supplier sourcing
- ☐ Operating hours
- ☐ Payment acceptance
- ☐ Online ordering capabilities

Set success metrics

Define measurable goals, such as:

- ☐ Revenue growth
- ☐ New customer relationships
- ☐ Average spend per customer
- ☐ Loyalty program enrollments (if applicable)
- ☐ Social media engagement

Build a strong foundation for peak moments

Iron out potential operational disruptions to help create a seamless experience for your customers.

Plan inventory

Review your best-selling products and anticipate demand surges.

- ☐ Stock of top-performing products increased
- ☐ Complementary products and services bundled
- ☐ Delivery timelines confirmed
- ☐ Backup suppliers identified

Prepare staff

Prepare your team for peak periods.

- ☐ Additional coverage scheduled for expected busy times
- ☐ Employees cross-trained
- ☐ Escalation procedures established
- ☐ Customer service expectations reviewed

Optimize the customer experience

Walk through the customer journey from start to finish.

- ☐ The storefront is easy to navigate.
- ☐ Products are clearly displayed.
- ☐ Signage is visible and informative.
- ☐ Customers can check out quickly.

Strengthen cybersecurity

Increased activity can increase fraudulent activity.

- ☐ Employee access to business accounts and systems reviewed
- ☐ Password strength and two-step verification settings enabled
- ☐ Processes for identifying suspicious emails and scams established
- ☐ Response plans for fraud, data breaches, or cyber incidents documented

Put your plan into motion

From operational checklists to business resources, Mastercard can help you get ready for peak demand with confidence.

Track your readiness

- ☐ Inventory availability confirmed
- ☐ Staff coverage levels confirmed
- ☐ Employee training completed
- ☐ Deliveries confirmed
- ☐ Payment systems tested and ready
- ☐ Chargeback processes reviewed

Mastercard tools for you

Protect your business with My Cyber Risk™

Understand potential cyber risks, identify vulnerabilities and take proactive steps to strengthen your business's cybersecurity posture before peak demand arrives.

Mastercard Virtual CFO

An AI-powered tool that helps small business owners better understand their finances, manage cash flow and make more informed business decisions.

Webinar: The Power of Your Safety - Cybersecurity for Small Businesses

Explore cybersecurity strategies and practical tools designed to help protect your business during periods of increased activity.

Digital Marketing Tips for the Holidays

Learn how to align social, email and digital marketing strategies to capitalize on high-traffic business moments throughout the year.

Show up before the crowds do

Customers make plans before race day.
Make sure your business is part of them.

Increase visibility

Through the following actions:

- ☐ Social media activity planned
- ☐ Event-related hashtags identified
- ☐ Local business partnerships established
- ☐ Community organization opportunities identified
- ☐ Local visitor guides reviewed

Launch event-specific offers

Create promotions designed for event attendees:

- ☐ Event weekend bundles planned
- ☐ Athlete or participant discounts confirmed
- ☐ Free sample campaign prepared
- ☐ Extended operating hours confirmed
- ☐ Limited-time offers scheduled

Measure marketing effectiveness

Track as you go:

- ☐ Email open rates monitored
- ☐ Website traffic tracked
- ☐ Promotion redemptions measured
- ☐ Social engagement reviewed
- ☐ Search traffic monitored
- ☐ Offer click-through rates measured
- ☐ Online reviews monitored

MASTERCARD WEBINARS

Digital Doors Webinar: The Power of Your Reach - Innovations in Digital Marketing and Artificial Intelligence

Learn how digital marketing and AI-powered tools can help customers discover your business before high-traffic moments.

Digital Doors Webinar: Social Media Marketing

Explore practical ways to increase awareness, build engagement and reach new customers through social channels.

Create customers, not just transactions

Every first-time customer represents future revenue potential.

Conduct your final readiness check

- ☐ Inventory levels confirmed
- ☐ Staffing schedules finalized
- ☐ Supplier deliveries confirmed
- ☐ Payment systems tested
- ☐ Marketing materials prepared
- ☐ Signage and displays installed

Focus on what customers value most

- ☐ Fast service prioritized
- ☐ Frictionless payment experience enabled
- ☐ Customer service standards reinforced
- ☐ Customer communications aligned and clear
- ☐ Product availability confirmed

Measure in real time

- ☐ Revenue monitored
- ☐ Transaction volume tracked
- ☐ New customers recorded
- ☐ Loyalty enrollments tracked
- ☐ Email captures monitored
- ☐ Top-performing products identified
- ☐ Inventory levels monitored

Encourage engagement

- ☐ Email list sign-up opportunity promoted
- ☐ Loyalty program enrolment encouraged (if applicable)
- ☐ Social media channels promoted
- ☐ SMS update sign-ups promoted
- ☐ Online review requests encouraged

Measure what matters

Look beyond day-of sales to understand what's driving long-term growth — from new customers and repeat visits to your most successful promotions.

Race Ready scorecard

Area	Not started	In progress	Ready
Demand forecasting	☐	☐	☐
Inventory planning	☐	☐	☐
Staffing readiness	☐	☐	☐
Customer experience	☐	☐	☐
Payment systems	☐	☐	☐
Cybersecurity & fraud	☐	☐	☐
Marketing activation	☐	☐	☐
Customer retention plan	☐	☐	☐

Mastercard small business resources

The Mastercard Race Ready Playbook was created to help businesses prepare for those opportunities, wherever and whenever they occur.
Key takeaway: Don't wait for opportunity to arrive.

Mastercard Digital Doors®

Strengthen your online presence and help more customers discover your business before, during and after major events.

Mastercard Business Builder

Access tools, resources, and practical guidance designed to help you plan, operate, and grow your business.

Mastercard Trust Center

Explore cybersecurity tools and educational resources that can help protect your business from fraud and cyber threats.

Continue your learning

Explore the Mastercard Digital Doors webinar library for expert guidance on marketing, cybersecurity, customer engagement, business growth and more.
Visit the Digital Doors webinar library.

Plan for it.
Prepare for it.
Measure it.
Grow from it.