



MasterCard® Travel per Diem Card

Control travel-related costs more efficiently



introducing the
MasterCard
Travel per
Diem Card

A more flexible way to manage employee travel costs

The MasterCard® Travel per Diem Card lets you monitor and manage employee travel expenditures with greater ease and efficiency, simply by preloading the card with allocated funds before an employee sets off on his or her travels. You can set and track daily, weekly, or monthly limits on all travel-related expenses, including lodging, meals, and car rentals.

And because it's customizable, the MasterCard Travel per Diem Card is an excellent solution for a wide range of organizations, including corporations and universities. The MasterCard Travel per Diem Card also provides an innovative solution for organizations that want to fund travel for infrequent flyers or non-employees, such as consultants.

The MasterCard Travel per Diem Card is part of MasterCard Workplace Solutions® —a suite of targeted solutions designed to help companies better manage a variety of employee payment programs.

Greater control and flexibility

Companies with corporate-wide travel per diem policies will find them much easier to maintain with the MasterCard Travel per Diem Card. Unlike cash or checks, the MasterCard Travel per Diem Card limits purchases to actual travel expenses. It allows your organization to preset travel allowances so that employees do not exceed their spending limits. If you wish, you can even control the amount of funds available per day, ensuring that employees do not exhaust their entire travel allowance prematurely. If funds are left over, you decide how to allocate them. For instance, you can make them available to employees as a cash advance, or you can roll them over to cover the next day's expenses.

Easy to issue

A stored-value card solution, the MasterCard Travel per Diem Card can be easily loaded and reloaded with any dollar value you choose. You can customize key controls to each cardholder, including overall spending limits and single-purchase limits. If you wish, you can even restrict card usage by merchant category code. The choice is yours. And because all purchases are electronically captured, they can be easily interfaced directly into the general ledger or expense management systems, significantly reducing administrative time, costs, and errors.

Cliff works for a State university.



MasterCard
Travel per
Diem Card | **at**
work

Problem

Cliff is the travel manager in charge of managing the university's travel program. The university has a large number of infrequent travelers. Cliff is frustrated by the time involved in keeping track of the per diems that are allotted to each infrequent traveler and distributing petty cash and reimbursements for out-of-pocket expenses.

Solution

The university introduces the MasterCard Travel per Diem Card, allowing infrequent travelers to utilize a stored value card for travel spend. Now, when a faculty member travels, Cliff can allocate travel funds immediately onto the card. The faculty members have 24/7 access to their travel funds, eliminating the need for petty cash and reimbursement checks for out-of-pocket expenses.

Bottom line

The MasterCard Travel per Diem Card improves Cliff's productivity, allowing him to focus his time and attention on managing travel vendors and negotiating better rates for the university. It also enables the university to efficiently control and track travel spending while reducing administrative time and costs by integrating the expenses directly into the general ledger. Finally, the faculty benefits from not having to pay out-of-pocket for expenses, saving time in the expense reconciliation process.

Greater choice, greater satisfaction

Using a MasterCard Travel per Diem Card to pay for travel expenses eliminates the need for employees to cover costs out-of-pocket. They have instant access to their allotted travel funds and can use their MasterCard Travel per Diem Cards at millions of hotel/motels, restaurants, car rental companies, and other businesses that welcome MasterCard® worldwide. For added convenience, employees can easily reconcile their expenses against a monthly statement and check their balances 24/7/365 to determine how much they have left to spend.

RESEARCH SHOWS

Universities gave the MasterCard Travel per Diem Card top marks for convenience, tracking, and control.

Employee efficiencies (on a scale of 1 to 10)

- 10 Immediate availability of funds without reimbursement
- 10 Consolidate travel spending onto one card

Corporate efficiencies (on a scale of 1 to 10)

- 10 Automate tracking/recording to ledger saves time
- 10 Set your own travel limits
- 10 Restrict by merchant and daily expenses
- 9 Track budgeted funds by employees via paper and online
- 9 Monitor employee spending via paper or electronically

Greater productivity

The right tools help employees do their jobs more efficiently, which increases productivity. By making it easier to manage travel-related costs, the MasterCard Travel per Diem Card frees employees to focus on business, not business procedures. And it delivers additional value by:

- Providing immediate access to travel funds, anywhere, anytime.
- Eliminating the need to submit expense reports and vouchers for reimbursement.
- Limiting employee paperwork to only those forms required to meet audit and IRS regulations.
- Providing greater security and protection of funds.

RESEARCH SHOWS

Employees valued the MasterCard Travel per Diem Card for its convenience:

- Reduces out-of-pocket expenses.
- Reduces need to carry cash.

MasterCard International U.S. Research, July 2002

MasterCard Smart Data OnLine™

This state-of-the-art online reporting solution can be used to enhance many of the tools that make up the MasterCard Workplace Solutions® suite of targeted programs. Sophisticated and comprehensive, MasterCard Smart Data OnLine consolidates company expenses into easy-to-view reports that help companies further control employee spending and vendor dynamics.

Lower program costs

The MasterCard Travel per Diem Card helps streamline the costs and time involved in managing business travel expenses. By placing important reporting and tracking capabilities at your command, the MasterCard Travel per Diem Card adds value and efficiency, making it possible for your organization to:

- Cut costs by reducing administration time.
- Save time by eliminating check cutting and issuing.
- Control costs by setting customized spending limits for each card and by limiting employee access to cash advances and certain merchants.
- Improve tax reporting and record keeping by accurately recording all travel expenses.
- Optimize program tracking by generating comprehensive MIS reports.

As your best partner, MasterCard is committed to providing the payment solutions you need, when you need them. From ongoing product development for the MasterCard Travel per Diem Card, to innovative new MasterCard Workplace Solutions, MasterCard International will continue to help companies meet the challenges presented by today's increasingly dynamic work environment.





control
travel expenses

reduce
paperwork

eliminate
out-of-pocket travel costs

MasterCard Workplace Solutions > Travel per Diem Card

Workplace Solutions MasterCard Workplace Solutions MasterCard Workplace Solutions MasterCard Workplace

To learn more about how the MasterCard Travel per Diem Card can help your organization better manage employee travel costs, contact your MasterCard representative at **1-888-321-9119** today. Or visit us on the web at **www.mastercardbusiness.com/workplacesolutions**.

*MasterCard
International*



MasterCard International requires submission of a Special Issuing Application for each Workplace Solutions program.