



MAXIMUM FLEXIBILITY. SUPERIOR CONTROL.



www.mastercard.com/corporations

*Customized
Travel and
Entertainment
Programs*



A TRAVEL AND ENTERTAINMENT CARD SOLUTION THAT TAKES YOUR BUSINESS IN THE RIGHT DIRECTION.

The MasterCard Corporate Card® can help you gain greater control of spending and build cost-efficiency.



Today's competitive environment means your company must always remain agile and mobile. So it's likely that travel and entertainment expenditures are necessary for sales, customer service and support, management needs, and countless other areas of your operation.

On average, T&E is the *third highest* business expense category. And with such expenditures outpacing the inflation rate, an ability to effectively manage them can have a positive impact on your bottom line.

At MasterCard®, we understand your need to contain and monitor expenses in a way that is as flexible as your company's operation. Along with being able to determine how your T&E program is designed, you need to have complete command over spending data. The MasterCard Corporate Card program for travel and entertainment expenses was developed to meet your needs—from beginning to end—as a program that looks after your company's financial needs as well as taking care of your employees on the move.

Control stays with you, no matter where travels lead.

By working with organizations like yours, MasterCard has pioneered numerous payment solutions that benefit efficiency-minded companies. More than a feature-rich card, this program provides tools that help you

control expenses and make better-informed financial decisions. You can customize your program with set spending limits, authorization, and other criteria that will help traveling personnel get their work done.

Only MasterCard offers a worldwide source of data in a single repository—a fact that assures both data completeness and uncompromised accuracy. We give your company access to this wealth of global spending information, which, in turn, can be broken down to show your spending patterns, types of establishments, frequency, and more. Detailed reports can break down spending by merchant, expense category, or business unit. Our highly interoperable data can work with any system you have in place—something that can't be matched by competitive card programs. You can access your company's spending data daily, monthly,

quarterly, or annually. With this, you'll have all the tools you need to identify cost-saving opportunities and act accordingly.

MasterCard also understands that the global nature of business requires the flexibility to accommodate the demands of multiple offices and overseas travel. Because of this, our systems easily account for international standards including value-added taxes and foreign exchange.

Greater convenience for everyone in your organization.

MasterCard created this program to benefit your company's bottom line, no matter where in the world business takes you. By providing easy, worldwide access to cash, MasterCard makes it easy for designated employees to get the funds they need.

This also means you can eliminate your cash advances and improve efficiency by removing most of the cash disbursement task from your organization. In addition, cash access through the MasterCard ATM network provides a blended wholesale exchange rate that is more favorable than the retail exchange rate offered at many currency exchange locations. Finding ATMs is easy too, thanks to locator software available for PCs and PDA devices.

Accepted in all the places you do business.

MasterCard is welcomed at more than 19 million locations—almost three times as many places as American Express. That means MasterCard card programs can meet your employees' needs no matter where you do business—in the office, on the road, or on the web. No other card offers greater acceptance, meaning your employees can travel with confidence. And as a proven, secure, widely accepted payment method, the MasterCard card has also become a worldwide standard for electronic commerce.

A WORLD OF CONVENIENCE. A FUTURE OF INNOVATION.

MasterCard is always looking for ways to meet your needs—now and in the future. Our commitment to innovation is what has led to solutions like the **MasterCard Corporate Multi Card®**. This single-card program allows consolidation of all your company's expenses on one account—Travel & Entertainment, Purchasing, and Fleet—or any combination. It offers remarkable payment versatility for everything from major purchases to travel necessities. Companies that migrate to our Corporate Multi Card program retain all the functionality of their established T&E programs.

But our commitment to the future doesn't end there. MasterCard is leading the way with **chip technology**. Chip-based cards are expanding opportunities for consumers and corporations around the world. Because a chip can hold 80 times more information than a magnetic stripe, it is actually possible to load software applications onto the chip, just like your desktop computer. Chip-based cards may not be a solution you need today. But thinking about the possibilities now could give you a significant edge in the near future.

Count on MasterCard to continue its leadership in seeking and implementing the types of best practices that deliver measurable results for companies like yours.



AN END-TO-END SOLUTION THAT ENHANCES PAYMENT PROCEDURES AND IMPROVES YOUR BUSINESS PERFORMANCE.

Tools you need to gain a competitive edge.

From the beginning, we have worked to give organizations like yours the flexibility and control to perform more effectively.

See and act upon important spending data. Transaction information from your MasterCard Corporate Card® can be easily customized for use within your expense or e-expense reporting management systems.

Manage travel more effectively. The T&E card program managers in your company will appreciate virtually every aspect of this MasterCard® solution. With its data management capabilities and other features, your company will benefit from an enhanced ability to control expenses, enforce travel policies, negotiate with vendors, and streamline expense reporting.

Set your own spending criteria. You have the ability to implement multiple security and control features. You can select types of establishments, set spending limits, and control other aspects of card usage by cardholder. As a result, you know that your individual corporate cards are being used for purposes that are consistent with your company's travel policy.

Choose the billing option that meets your needs.

You can choose to have individual billing in which statements are sent to each cardholder, or you can choose central billing, which provides your finance department a single consolidated statement for back-end reconciliation.

Better information, superior control.

Rich data and interoperability with your company's expense management, financial management, and/or ERP system give you an essential source of decision-making information. Data is actionable for both reconciliation and strategic purposes.

Reporting is designed to meet your company's specific needs. You can see details like hotel chain spending, flight legs, and other information on how money is being spent. With a clear picture of spending patterns, volume, and frequency, you'll have an essential tool for identifying cost-saving opportunities. Detailed pictures of individual relationships will prove invaluable as you negotiate with suppliers.

By providing wireless access, MasterCard leads the way in facilitating mobile expense reporting. Our remote/mobile data entry and access give you the tools you need to more fully automate your expense reporting

and processing. This web-based system allows global enterprises to allocate payment using single-card and electronic payment solutions with MasterCard card programs. With it, you can electronically capture accounting data for systematic approval processing, final disbursements, and key business analysis through automated downloads of all card transactions. Use this information to better identify spending trends and make better decisions about future travel and entertainment expenses. This system can be deployed on a corporate intranet or extranet and accessed throughout the world.

A secure, turnkey solution for Internet purchases.

The growth of the Internet means a significantly larger worldwide marketplace. Whether you are purchasing air travel, booking hotels, renting cars, or dining, the World Wide Web is becoming increasingly valuable. Not only does it provide convenience, it gives you an important way to further enhance cost savings. Consider some of the ways the MasterCard Corporate Card program can give you an edge on the web.

- **Secure payment** is essential. MasterCard protocols such as SET™, Secure Electronic Transaction, assure security, privacy, and information integrity.
- **Internal cost savings** can be realized with the process efficiencies that result from employing an e-solution.
- **Better travel and entertainment vendor pricing.** With more accurate, detailed transactional data, you will improve your ability to negotiate and secure better pricing from vendors.

THE INFORMATION YOU NEED IS AS CLOSE AS YOUR DESKTOP.

MasterCard Smart Data for Windows® software and the web-based MasterCard Smart Data OnLine™ application are reporting tools that enable you to retrieve your travel and entertainment expense information daily, weekly, or monthly. You can review it, format it into customized reports, or map it into your expense reporting applications. Because data comes directly from transactional sources, you can track expenditures quickly for better information management—at your computer, and on your schedule.

MasterCard Smart Data OnLine is a multifunctional tool. It will help you simplify reconciliation and paperwork as well as schedule reports and download transactions. In addition, enhanced financial data will help you analyze patterns and make more informed decisions. There's no software investment, either. With just an Internet browser, your company can have quicker access and better management of expenses.



Access Smart Data OnLine to view transactions and drill down to enhanced transactional data.



The MasterCard Corporate Card offers the kind of benefits that matter most.

MasterCard protection always travels well. Included with the T&E program are a variety of benefits designed to assist employees with their travel or entertainment needs as well as protect them in the event of unforeseen challenges and emergencies.

MasterRental® Insurance Coverage. Full value primary collision/loss damage coverage and secondary personal effects coverage.

Master RoadAssist® Roadside Service. 24-hour roadside assistance available through MasterCard and the American Automobile Association.

MasterAssist Medical Protection®. Medical expense coverage up to a maximum benefit of \$2,500 per person per trip for costs relating to hospital admission or emergency care.

Travel Assistance Services. Obtain emergency cash and assistance in locating lost or stolen travel documents or luggage.

MasterLegal® Referral Service. Legal help while traveling.

Purchase Assurance®. Covers items stolen or damaged within 90 days of the original purchase.

Extended Warranty. Doubles the warranty time period while duplicating the manufacturer or store brand warranty.



BETTER CONTROL AND EFFICIENCY ARE IMPORTANT DESTINATIONS ON THE WAY TO GREATER OVERALL PROFITABILITY.

Let the MasterCard Corporate Card® program help you get there.

As you consider a travel and entertainment program, take a look at your organization's requirements. You need a solution that will deliver for all your employees—whether they are managing your expense reporting systems or entertaining important clients. MasterCard® is committed to being a valuable business partner for your company. As such we are prepared to customize our program so that it links perfectly to your corporate travel policies, MIS requirements, and other characteristics of your operation. We're also prepared to share best practices that MasterCard has created and that businesses around the world are using to implement efficient, effective payment processes. Most important, you can rely on us for the rich data that can be integrated into any accounting system you have, plus tools that will help your organization with decision-making and cost-saving efforts.

Versatility and flexibility to meet future needs are essential to any company in a changing, highly competitive world. With MasterCard, the program you count on for travel and entertainment expenses today can easily be expanded to meet a broader range of needs in the future. Ultimately, you might one day consider the MasterCard Corporate Multi Card program, in which



MasterCard Corporate Executive Card®

Leadership capabilities should always be well rewarded. Senior or executive employees are expected to deliver a higher level of day-to-day performance and often naturally require more substantial support. With the MasterCard Corporate Executive Card for travel and entertainment, your executives will have all the features of those carrying our standard card, but with a range of additional features including higher spending limits and additional privileges. Specific details vary. So, talk to us about those features that give your senior employees more valuable travel and entertainment support.

you can easily incorporate fleet, purchasing, and travel and entertainment capability. It's up to you to determine what you want your program to do. We are simply here to make it a reality.

You tell us what you're imagining. By discussing your specific needs, we can develop a program that gives your company the exact spending controls, data reporting, and other tools you need. In short, we are here to offer not simply another travel and entertainment program, but one that is literally custom-built around your company.

WHY MASTERCARD?

Managing and overseeing the way your company handles its travel and entertainment needs is your responsibility. Helping you do it in the most responsive, cost-effective manner possible is ours.