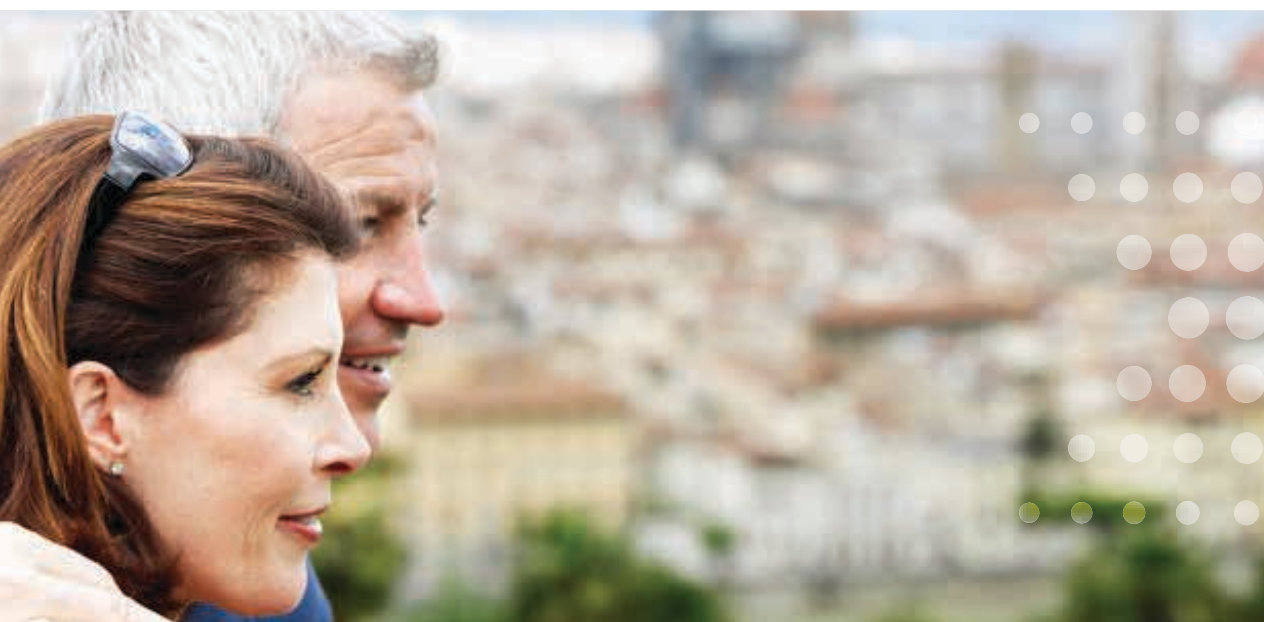


THE MASTERCARD® PREPAID TRAVEL CARD: THE ROUTE TOWARDS A SAFE CASH ALTERNATIVE

SECURE AND VERSATILE



BY 2017, EUROPEAN OPEN-LOOP PREPAID CONSUMER TRAVEL SPENDING IS ESTIMATED TO BE USD 22 BILLION¹

Meeting a growing need

A more globally accepted, more convenient and safer alternative to travellers' cheques and foreign currency.

Along with gifting, youth and un/underbanked – prepaid travel products are set to become one of the most successful sectors in Europe. While sales of travellers' cheques are decreasing, the market for prepaid travel products is growing.

What is the MasterCard Prepaid Travel Card?

Why carry cash when you can carry a card? Travellers now want a more convenient alternative to carrying cash. Prepaid travel cards will increasingly displace travellers' cheques and foreign currency sales due to:

- Improved safety and security
- Better exchange rates
- A separate source of travel funds
- Worldwide acceptance
- Ease of use



Meeting needs with innovative solutions

Travel Card issuer needs:

- To satisfy customers' need for prepaid travel products
- Capitalise on a rapidly evolving travel market
- Offer customers new, more convenient payment solutions
- Create, build and enrich customer relationships
- Be able to define product features that support your business
- Bundle with added-value applications such as insurance
- Go to market with a highly flexible product

Travel Card issuer solutions:

- Attracts new customers
- Creates an opportunity to cross-sell products
- Increases current customer satisfaction with a safer, more convenient alternative to cash
- Generates new revenue streams
- Moves cash and travellers' cheque payments to electronic card payments

In the UK and Ireland, total open-loop prepaid travel spending is estimated to be USD 7.5 in 2017¹

The MasterCard Prepaid Travel Card – benefits for everyone

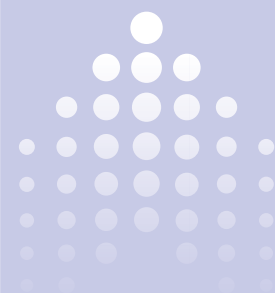
Issuer/Programme Manager benefits:

- Meets the growing demand for prepaid travel cards
- Creates and enriches your customer relationships and help grow your business
- Ability to define product features that work for you
- Attracts new customers
- Helps grow and strengthen your brand and existing relationships
- Creates new revenue streams
- Prepaid travel cards can meet your customers' needs while helping to improve financial return
- Globally recognised payment products and acceptance
- Consumer trust and security protection

Consumer benefits:

- More convenient alternative to carrying cash
- Internet access to balance, account information, and transaction history – helps manage travel expenses
- Some cards are available instantly, and once activated can be used immediately
- Safer than cash or travellers' cheques as the card can be cancelled if lost or stolen
- Easy to load and reload when home or abroad – via cash, direct bank transfer, using a debit or credit card, by telephone or over the internet
- Card can be used wherever MasterCard is accepted, worldwide and online
- Guarantees exchange rate at the time of card purchase
- Can access cash at ATMs worldwide accepting the MasterCard brand

Germany is expected to see total open-loop prepaid travel spending of USD 4.5 billion in 2017¹





The MasterCard Prepaid Travel Card – a huge opportunity

Convenient for businesses and cardholders, the MasterCard Prepaid Travel Card offers huge potential to transform the way payments are made by travellers of all ages.

- By 2017, European open-loop prepaid consumer travel spending is estimated to be USD 22 billion¹
- The UK and Ireland is expected to lead the way, with annual open-loop prepaid travel spending reaching USD 7.5 billion by 2017¹
- Germany is expected to see total open-loop prepaid travel spending of USD 4.5 billion in 2017¹
- Annual open-loop prepaid travel spending in Russia is projected to total USD 1.8 billion by 2017¹

How it works

We understand that building prepaid solutions can be complex. So, to make things easier for you, the MasterCard Prepaid Travel Card Programme offers both ready-made and customised solutions.

Cardholders can purchase and load a prepaid travel card in the currency of their travel destination (if the currency card is available, up to a maximum amount), and spend in retail stores or use to withdraw cash* locally. It can also be reloaded* whilst abroad should any more money be required. This usually means better currency conversion rates and no transaction fees on the purchase, as you would be spending in local currency.

The ready-made solution

Offering you a streamlined entry into the prepaid travel card sector, the ready-made solution supports instantly issued, reloadable prepaid travel cards that can be loaded in any currency*. The card can be loaded (or reloaded) via cash, direct bank transfer, debit or credit card, the internet or telephone. The card can be used wherever MasterCard is accepted, worldwide and online.

Customised solutions

As the ready-made solution may not be suitable for everyone, MasterCard Prepaid Travel Card Programmes can be tailored to meet particular requirements. For domestic or European travellers, for example, you may choose to offer Maestro® or Cirrus® (ATM only) prepaid solutions. Many other features can be customised too, including load currency, the card's maximum load amount, and the ways in which the cardholder can access account information.

Two of the great advantages of creating a prepaid travel product over travellers' cheques or foreign currency are the ability to build long-term customer relationships and the positive association with people's leisure travel. There are also opportunities within the travel sector for bundling the solution with non-payment, added-value applications such as insurance, baggage allowances, executive club membership and so on.

If you wish to launch a customised solution, MasterCard will work with you to make it happen.

MasterCard can help get you to market quickly and easily

MasterCard has launched successful Consumer Travel Prepaid Solutions in markets around the world, in virtually every distribution channel. You can use our leading travel programme manager, Access Prepaid Worldwide, and our Processor, MasterCard Integrated Processing Solutions, to help ensure you enter the market quickly.

This one stop full service approach gives you the convenience of a single point of contact. Or, we can work with you and your preferred vendors all of the way to help ensure your success. We will help identify and address all necessary launch steps, provide implementation guidance, requirements review, project plan development and provide product toolkits to help create a market-leading programme.

Annual open-loop prepaid travel spending in Russia is estimated to total USD 1.8 billion by 2017¹

MasterCard – the support you need

The MasterCard Prepaid team is committed to helping you through every step of the programme implementation process by:

- Reviewing programme requirements
- Identifying and addressing all necessary launch steps
- Collaborating with you to build the most effective project plan
- Assigning you a dedicated team for all implementation tasks
- Providing turnkey marketing support materials

What MasterCard can provide

We can help you get to market with our network of issuing banks, programme managers and processors. We will work with you to:

- Assign a relationship manager
- Establish clear lines of communication
- Review programme requirements
- Identify and address necessary steps to achieve the desired results
- Develop and roll out a project plan
- Create a working team to ensure all implementation tasks at MasterCard are coordinated and performed
- Help determine performance metrics
- Share best practices
- Provide on-going support

Why MasterCard?

MasterCard serves consumers and businesses in more than 210 countries and territories.

- **As a franchisor**, we develop and market payment solutions and processes
- **As a processor**, we handle approximately 27 billion transactions each year
- **As an advisor**, we provide industry-leading analysis and consulting services to financial institution customers and merchants
- **As a leader in innovation and technology**, we have the facilities and knowledge to help make your programme a success

Working with us puts you at the heart of commerce where financial institutions, businesses, cardholders and merchants worldwide converge.

Get in touch

If you are interested in how the MasterCard Prepaid Travel Card can benefit your company, don't hesitate to get in touch. We are ready, willing and able to be your partner. Let us help you develop an offering that's right for your customers and bring the strength of the MasterCard Prepaid Travel Card to your brand.



For more information, please contact your MasterCard representative or local MasterCard office



MasterCard Worldwide is at the heart of commerce. Our understanding of how and why commerce is conducted allows us to create more advanced methods of payment that fuel economic connections and drive real business value.

¹ 2012 Global Prepaid Card Market Sizing Study, Commissioned by MasterCard

* Terms and Conditions may apply

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