

MasterCard

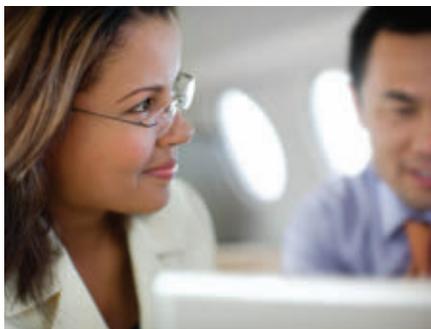
At MasterCard, every day and everywhere, we use our technology and expertise to make payments safe, simple and smart. We take an innovative, value-driven approach to the solutions we create and services we offer, making transactions faster, easier, and more convenient and secure.

And all our products and services are built on a foundation of unsurpassed merchant acceptance at over 40 million merchant locations worldwide, ensuring that you can rely on MasterCard wherever your travels may take you.

Global Reach

MasterCard is the only payment network with a single, global, proprietary commercial card management platform designed to serve businesses both large and small. With decades of commercial card experience servicing 700,000 companies in 130 countries, MasterCard is unsurpassed in our ability to partner with corporates across the globe.

The global nature of our solutions means companies have access to a solution that provides a universally consistent user experience that is customized by currency, language and other localization elements, whether employees are based in St. Louis, Singapore or Switzerland.



Smart Data

We believe actionable data is the only data that matters. The Global Data Repository (GDR) is the integral element converting the “raw” data from the point-of-sale into actionable “information” usable to make strategic decisions. Here, we match commercial card transaction data from our worldwide acceptance network with detail from five global distribution systems, hundreds of travel agencies and more than 13,000 hotel folio partners.

This data is then cleansed, consolidated and then passed to a corporation's ERP systems or SmartData Gen 2, MasterCard's proprietary reporting and analytics platform, for expense reconciliation and management. The reporting is helping users understand what is bought, from where, and by whom, enabling better management decisions and facilitating supplier negotiations. It also increases policy and regulatory compliance by monitoring T&E or procurement spending patterns.

Innovation

A prime example of our commitment to payments technology innovation is in the area of virtual commercial cards, which are single-use, dynamically generated account numbers against which travel expenses associated with multiple users can be charged.

Presenting an alternative to a ghost/lodge/central bill card, the benefits of this global MasterCard service include:

- Total flexibility for all travel bookings—air, hotel, car rental/service, rail and TMC service fees
- Optimal security and fraud prevention through use of single-use account numbers
- Widest range of spend and category control parameters
- The data companies need to manage their travel spend 100% of the time
- Smart integration options for the TMC
- Support for traveler compliance to travel policy

Our leadership in areas of innovation like virtual payment cards has been a key driver for MasterCard becoming the #1 provider of commercial card solutions in the United States, according to Mercator's “State of Commercial Card Market 2015” study.

For more information about partnering with MasterCard, please visit www.MasterCard.com/Commercial.



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