

## Business Debit Card

### Engage the Dynamic Small Business Market with a Winning Debit Card Solution

PSCU supports MasterCard® BusinessCard® and Visa® Business check card programs for one of the fastest-growing market segments today – the small business or home office member.

The Business Debit Card Program operates similarly to the classic card program. However, MasterCard and Visa provide preferred interchange rates for the Business Debit Card Program, which increases revenue for your institution. Demand for such a program is high, so now is the time to expand your service offering while simultaneously strengthening your member relationships.

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Not only can a Business Debit Card program potentially help you improve margins and increase revenue, it can also streamline your customers' business.

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### Solution Summary

*PSCU's Business Debit Card Programs were developed by business employees to address their unique purchasing and cash management needs.*

- *Allows access to funds in small businesses' demand deposit accounts*
- *The card works like a check; purchases are deducted directly from the business checking accounts*
- *Transactions are processed like the classic Debit MasterCard and Visa check card transactions, giving small business owners the same ease of use and convenience they experience when making purchases with their own Debit Cards*

# Business Debit Card

## Understanding the Market

In a recent study done by MasterCard, more than 5 million small businesses use their personal checking accounts for at least \$1,000 in business expenses annually. This segment spends nearly \$50 billion annually and most of this payment volume is in the form of checks.

PSCU's Business Debit Card program is a great way to tap into this market. Not only can it potentially help you improve margins and increase revenue, but it can also streamline your customers' businesses.

## Credit Union Benefits

The Business Debit Card Program helps credit unions:

- Create potential new revenue streams due to a preferred interchange rate
- Reduce expenses by decreasing both check and deposit processing costs
- Attract a broader range of members and provide more tools to retain members who might look elsewhere to meet their needs
- Strengthen existing business relationships

## Business Owner Benefits

The Business Debit Card Program can help your business members:

- Keep business and personal expenses separate
- Manage their accounts and better track small business expenses
- Save time at the point of purchase
- Make purchases at more locations that do not accept a traditional business check
- Feel more secure paying by card than using cash
- Request additional cards for authorized employees