

SMALL BUSINESS SOLUTIONS

Small Business Card Enhanced By Award-Winning Web Site

(NAPSA)—If you own or work for a small business, you're in good company. A surprising 99.7 percent of businesses in the U.S. are categorized as "small," employing 40 percent of the nation's 111 million employees, according to the Small Business Administration. The majority of these firms employ fewer than 10 people. So, whether you own a construction company with 8 employees or a freelance writing business out of your home, you should think of yourself as a small business owner.

Lately, banks have been focusing on this niche by developing products that help the 35 million small businesses in the United States grow. Among these products is a credit card from Advanta, one of the nation's largest issuers of Master Card business credit cards to small businesses, that gives business owners access to a number of innovative tools.

The approach, considered quite innovative, works like this. First, applicants choose from several card designs and brand their card choice with their own company name. In other words, it's not an Advanta Card, it's a card that prominently features the business' name. This powerful idea gives small business owners recognition and prestige in the marketplace.

Cardholders can then activate their card online and manage their accounts via Advanta's Web site, which won the 2003 American Business Award for the Best Cor-

The screenshot displays the Advanta website interface. At the top, the Advanta logo is on the left, and the text "American Business Awards™ Winner 'Best Corporate Web Site' (press)" is on the right. Below this is a navigation bar with links: Home, Manage Your Account, Apply for a Business Credit Card, Discounts & Services, and Corporate Info. The main content area features a large image of a "Your Business Name" Platinum Business Card, which is a MasterCard. To the right of the card image is a "Cardmembers:" section with fields for "User ID:" and "Password:", and buttons for "Register" and "Log In". Below these are links for "Forgot Your User ID or Password?". Underneath is a "New at Advanta.com:" section with links for "Organize Today with DataDeed" and "2nd Quarter Earnings Conference Call". A "Vcall" section follows. A "Quick Links:" section contains links for "Apply Now!", "Check Your Application Status", "Activate Your Card", and "Mobile Advanta". At the bottom of the main content area are three sections: "Manage Your Account Online:" with a "Select One" dropdown, "Apply for a Business Credit Card:" with a "Select One" dropdown, and "Special Offers for Businesses:" with a "Select One" dropdown. A secondary navigation bar at the bottom includes links for "Banking", "Investment Notes", "Site Tour", and "Affiliate Program".

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Web sites with online financial management tools are a useful ally.

porate Web site. Through the site customers can:

- track spending by each employee cardholder in real time;
- add free additional cards for employees and monitor individual employee credit lines and cash access privileges;
- generate reports for tax purposes; and
- access insurance and marketing resources, as well as vendors appropriate for small business.

When considering a credit card that can help your small business grow, look for a com-

pany that offers rewards such as cash-back, plus gas or airline rewards. Make sure the company behind the card employs experienced customer service representatives who work exclusively with small businesses, who understand the concerns and constraints that small business owners face, and who can deliver a level of service that meets your needs regardless of your industry.

For more information on the Advanta credit card focused exclusively on small businesses, visit www.advanta.com.