

# Small Business News And Notes

## Small Businesses Are Finding Success Can Be In The Cards

(NAPSA)—A growing number of small businesses are finding there can be big benefits from using payment cards to manage their business expenses.

Recently, payment card issuers have started to develop programs that provide business owners with an array of choices, including higher credit lines, business debit cards, extensive rewards programs and even tools to manage expenses over the Internet.

For example, MasterCard International recently launched MasterCard Working, a comprehensive set of payment tools offered through member financial institutions for small business owners.

Small business payment cards offer a number of benefits for business owners—many of which aren't available from personal card programs.

For one, the rewards programs available with small business cards go far beyond what is traditionally associated with personal cards. Small business cards usually offer flexible and valuable rewards, often in the form of air travel with no blackout periods, deep discounts at retail locations or even cash back on purchases.

The MasterCard Working program goes one step further, providing BusinessCard cardholders with the option of earning points from any type of purchase. These points can then be redeemed in the form of a prepaid MasterCard card, which may be used to purchase goods or services at any location where MasterCard is accepted.

Business cards also offer business owners much needed finan-



**Small business cards can offer great value for business owners who need financial organization.**

cial organization. With a business card, business owners keep their business and personal expenses separate, while receiving additional accounting advantages, including itemized quarterly and annual purchase summaries.

Additionally, administrators may track employee spending online, gathering comprehensive financial reports daily, weekly or monthly to manage the business more efficiently.

The ability to separate personal and business expenses also allows the entrepreneur to begin establishing a business credit history separate from their personal credit history.

With so many options available to business owners, determining which card program best fits their specific needs can be challenging. MasterCard provides a service, available at [www.mastercardworking.com](http://www.mastercardworking.com), that allows organizations to determine which card works best for them.