

Westpac Business Prepaid Mastercard®



Westpac's Business Prepaid Mastercard programme allows businesses to replace manual reconciliation processes, while increasing control and compliance for business-related expenses.

Westpac's Business Prepaid Mastercard can be used for business gifts and incentives, business travel, school trips, expense reimbursements or petty cash. Whatever the business is, Westpac's Business Prepaid programme provides:

- Flexibility** Westpac Business Prepaid cardholders can use the card at millions of merchants and ATMs (only MultiloadPLUS cards can be used at ATMs) worldwide, wherever Mastercard is accepted.
- Functionality** Cards can be issued quickly and once issued, reloaded from your Westpac business account using a direct bank transfer (applies to the Multiload and MultiloadPLUS cards only). This reduces the administration burden that comes with regular cash and cheque payments.
- Self-service** Businesses have access to a secure, online portal to order, load and issue cards, as well as monitor card use, issue replacement cards and close cards. We also give you the ability to unload unused funds from a card straight back to your bank account.
- Control** With Westpac Business Prepaid cards, businesses can determine the amount to load for spending and track usage.
- Added value** Businesses can customise their Business Prepaid cards by applying their own branding and design on their cards, at an additional cost (minimum print run applies).

Help improve visibility of your business spend.

A Westpac Business Prepaid Mastercard programme provides:

- Controls to help manage spending limits and adherence to spending policies.
- A practical solution for all employees, including temporary and contract workers.
- Fast cash disbursements, reduced risks and greater control because the card can be reloaded as needed (Multiload and MultiloadPLUS cards only).
- Tracking of employee relocation, temporary services, project management and other departmental expenses.
- Timely, accurate management of spending information through reporting and use of expense management tools.

Westpac Business Prepaid Mastercard as a token of gratitude that everyone will appreciate.

With the Westpac Business Mastercard programme, businesses have the option to reward employees and business partners without taking the time to do the paperwork to distribute cash, write a cheque or create a fulfilment process. Cards can be customised with your business' brand design, as a way to enhance brand visibility, at an additional cost (minimum print run applies).

The programme gives businesses the ability to reward and incentivise in a unique way. With a Business Prepaid programme they can:

- Attract new customers and enhance corporate incentive and promotional programmes.
- Improve morale by expanding the options of when, where and how employees use their rewards.
- Streamline programme processes.
- Extend the flexibility of the card by using it for projects, promotions, rebates and business gifts to customers.

Options to suit individual needs.

Product	Card features	Ideal use
Gift Card (no cash withdrawals)	<ul style="list-style-type: none"> – Single load/multi use card – Preset PIN under scratch panel – Magnetic strip, no chip – Electronic purchases only. 	<ul style="list-style-type: none"> – Employee gift – Employee incentives – Business rewards – Cash-back programme.
Single Load (no cash withdrawals)	<ul style="list-style-type: none"> – Single load/multi use card – Preset PIN under scratch panel – Magnetic strip, no chip – Electronic purchases only. 	<ul style="list-style-type: none"> – Petty cash replacement – General ad-hoc purchase expenses – One-off travel & entertainment expenses – Disaster relief – Travel inconvenience.
Multiload (no cash withdrawals)	<ul style="list-style-type: none"> – Reloadable/multi use card – Chip card with contactless enabled – Self-select PIN via online portal – Electronic purchases only. 	<ul style="list-style-type: none"> – Petty cash replacement – General purchasing expenses – Travel & entertainment expenses.
MultiloadPLUS	<ul style="list-style-type: none"> – Reloadable/multi use card – Chip card with contactless enabled – Self-select PIN via online portal – Cash access at ATMs or at branches – Electronic purchases only. 	<ul style="list-style-type: none"> – Petty cash replacement – General purchasing expenses – Travel & entertainment expenses.

Card stock is ordered by the business and can be stored securely on location in bulk. Cards are inactive until activated by an administrator via the administration portal. Multiload and MultiloadPLUS cards are issued with a chip for enhanced security, and are also enabled for contactless transactions.

All cards will be “flat stamped” and non-personalised. They can only be used for electronic purchases, including online transactions.

Self-service.

Both administrators and cardholders have access to secure, online self-service portals to enable the activation, funding and monitoring of the cards and transactions.

Administration portal	Cardholder portal
Secure access via user ID and password <ul style="list-style-type: none"> – Activate new cards – Load funds into new cards and existing cards – Unload funds from closed/cancelled cards – Change card status to lost, stolen, closed – Reactivate cards – Replace cards – Order new bulk card stock – View transaction history – Generate audit and management reports across all cards. 	Secure access via user ID and password <ul style="list-style-type: none"> – Set or change PIN (Multiload and MultiloadPLUS cards only) – View transaction history – View card balances – Apply a lost/stolen block on a card.

A number of audit and management reports are available via the administrator portal, and can be extracted in Microsoft® Excel for upload into financial management information systems.

We're here to help.

To learn more about the benefits of Westpac Business Prepaid, visit westpac.co.nz/prepaid