

CASE STUDY

MasterCard

“WE WANTED A LIKE-MINDED PARTNER TO HELP US DELIVER ATM LOCATOR SERVICES SUPERIOR TO OUR COMPETITION.”

Tatiana Mulry, Vice President of Information Products and Services,
Global Development Group, MasterCard® International

MASTERCARD® REVAMPED ITS ONLINE AND PHONE-BASED ATM LOCATOR SERVICES WITH PITNEY BOWES BUSINESS INSIGHT'S ENVINSA,™ THE MOST COMPREHENSIVE LOCATION INTELLIGENCE PLATFORM.



Challenge

In an industry where customer care is the key differentiator, MasterCard must offer convenient, ultraresponsive services to succeed. However, with two separate vendors driving its online and telephone ATM locators, MasterCard was unable to offer consumers consistent, up-to-date listings of cash machine locations that accepted its credit and debit cards.

Solution

With the Pitney Bowes Business Insight EnvinSA™ location intelligence platform, MasterCard was able to give customers detailed, up-to-the-minute ATM information by phone, the Internet and even wireless technology—all of which drives profit-generating traffic to participating banks.

SUMMARY

Company: Global Reach, Recognition, and Reputation

Few brands can match MasterCard International's worldwide scope and status; its MasterCard and Maestro® credit and debit cards are accepted in 22 million locations in 210 countries and territories. The company also owns the Cirrus® ATM network—one of the world's largest, with 900,000 ATMs in 120 countries. Banks and ATM owners link their cash machines to the Cirrus network. In return, they benefit from MasterCard's international presence, attracting customers from far beyond their service areas and increasing profits by charging transaction fees.

Challenge: How to Easily Connect Customers to Cash Worldwide MasterCard's global presence signifies its guarantee that every customer always has access to cash.

To fulfill this promise, MasterCard in the mid-1990's launched a toll-free number, 800-4CIRRUS, allowing callers to enter their phone numbers via keypad to locate the nearest Cirrus ATMs. In 1997, the company deployed an online ATM locator on its web site, Mastercard.com, from a different vendor. However, the fees MasterCard charged ATM owners did not cover the costs of maintaining the two systems, resulting in a net annual loss of \$400,000.

More importantly, inaccurate results and frequent system outages generated an unacceptable level of complaints from consumers and banks. Using separate databases

of ATM sites, the voice and online ATM locators delivered different outcomes based on how recently their respective databases had been updated.

The web site vendor turned addresses into geographic locations indicated by longitude and latitude—the geocoding process that enables mapping—just twice a week. Online customers could only search for ATMs by street addresses and were forced to use postal codes. Also, resulting maps did not show the selected ATM relative to the user's location or provide directions.

In addition, the phone system's interface often delivered ATM locations far from the caller's location or generated no results at all. Yet the vendor handling the phone-based ATM locator frequently ignored MasterCard's support calls, even during system outages. To rectify this situation, MasterCard sought an in-house location intelligence solution that could update the phone system and web site simultaneously. The company wanted to partner with a world-class provider it could depend on for the service and innovation it required.

“We wanted a like-minded partner to help us deliver ATM locator services superior to our competition,” said Tatiana Mulry, Vice President of Information Products and Services, Global Development Group, MasterCard International. “We have one of the world's largest data warehouses, a treasure trove of information assets, and wanted to increase our return on it.”



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"PITNEY BOWES BUSINESS INSIGHT CONSISTENTLY GOES THE EXTRA MILE. THEY CONTINUOUSLY OFFER US NEW WAYS TO USE THEIR TECHNOLOGY AND ASK OUR ADVICE ON HOW TO IMPROVE IT."

Tatiana Mulry, Vice President of Information Products and Services, Global Development Group,
MasterCard International

RESULT

Only Pitney Bowes Business Insight offered a single, scalable location intelligence platform MasterCard could deploy and manage internally: Envinsa. MasterCard was also won over by Pitney Bowes Business Insight's extensive global reach, and its time-tested ability to give large enterprises the location intelligence to derive greater value from their data assets.

"With total control over our location-based information, we're transforming merchant and consumer data into revenue-generating services never before possible, for an astonishing projected five-year ROI of 1,152%," Mulry said.

"What's more," Mulry added, "Pitney Bowes Business Insight consistently goes the extra mile. They continuously offer us new ways to use their technology and ask our advice on how to improve it. They're forever brainstorming with us to further improve our systems. They are not just a vendor; they're a true partner."

World-Class Service

MasterCard deployed the Envinsa™ location intelligence platform to support its ATM locator web site in October 2003, then integrated it with its phone-based ATM locator in February 2004. As a result, a service that once cost the company \$400,000 a year is expected to generate \$5 million in revenues in 2004, with further profits expected as MasterCard extends the ATM locator outside North America.

Now Is the Time for Location Intelligence Solutions

Envinsa also enables MasterCard to deliver location-based services via wireless technology. For example, the company is partnering with Canadian cellular provider TELUS Mobility to bring the ATM locator to its digital cellular subscribers. TELUS customers in need of cash can access their phone's wireless web tools, select the ATM finder, and tap their location into the keypad. In moments, they receive a text message with the address of the nearest Cirrus ATM. This pilot program has become an

incremental source of revenue for MasterCard in less than 18 months despite minimal publicity. As a result, the company foresees significant profit potential in countries like Japan where mobile phones are used as often for text messages as for voice calls.

Offering: The Most Comprehensive Location Intelligence Platform

MasterCard International turned to Envinsa to revamp its ATM locator for improved customer service and increased revenues. Pitney Bowes Business Insight's Envinsa is a single, consistent locationbased infrastructure that allows MasterCard to integrate geographic information in multiple databases for use across numerous applications.

"Since we deployed Envinsa, data accuracy has skyrocketed by more than 50%," Mulry said. "That means our search tool can deliver more accurate, detailed and comprehensive results than was previously possible."

Bringing its location-based applications in-house with Envinsa saves MasterCard the costs of managing multiple technologies and vendors, plus hundreds of hours of maintenance. Moreover, Pitney Bowes Business Insight rapidly delivers expert assistance whenever necessary. "We introduced capabilities and a support team that can grow as MasterCard's needs to grow," said Scott Petronis, senior product manager for Envinsa.

Building Pitney Bowes Business Insight Location Intelligence Solutions for Serious Business

MasterCard's Pitney Bowes Business Insight-powered ATM locator ensures that travelers are always a phone call or mouse click away from a Cirrus ATM and that banks can drive traffic to new ATMs right away. Convenience stores and retail outlets can expand their ATM service beyond their usual clientele with a listing in MasterCard's directory. "We've turned a neglected asset into a best-practices success story," Mulry said.