

Mastercard unveils new perks for US consumer and small-business cardholders

Article

On April 1, Mastercard [introduced](#) new US card rewards for World and World Elite consumer credit cardholders and Mastercard BusinessCard and World Elite Mastercard for Business

cardmembers—Mastercard’s highest purchase protection and rewards [tiers](#).

Here are the network’s new offerings:

- **Consumers:** World and World Elite credit cardmembers new to DashPass—DoorDash’s subscription service that offers free delivery—will receive a free three-month membership. New and existing DashPass members will get a \$5 discount on their first two orders of \$12 or more every month until September 30, 2022. Cardmembers will also earn 5% cashback on HelloFresh, which they can apply to future orders, and new HelloFresh customers will receive a discount for their first few orders.
- **Small businesses:** Mastercard BusinessCard and World Elite Mastercard for Business cardholders can [receive](#) \$125 in advertising credit after spending \$10 with Microsoft Advertising and can also get 40% off QuickBooks online payroll for six months. Mastercard BusinessCard members will get 50% off one year of social media management platform Zoho Social, and World Elite Mastercard for Business card holders will get 50% off one year of Zoho Marketing Plus, which offers enhanced marketing tools.

These reward offerings could encourage card spending. Mastercard’s DoorDash and HelloFresh consumer rewards could entice customers to spend considering how popular the food delivery and meal-kit sectors have become during the pandemic. US digital restaurant marketplace sales climbed to \$44.94 billion in 2020 and are expected to grow 22.3% year over year (YoY) in 2021, [according to](#) eMarketer forecasts from Insider Intelligence. Meal-kit sales likewise [exploded](#) in 2020 and are expected to hit [\\$19.9 billion](#) in the US by 2027. Meanwhile, Mastercard’s QuickBooks and Zoho Marketing rewards offer digital solutions that might appeal to small businesses: 30% of them have begun to digitize their business functions, [per](#) Visa.

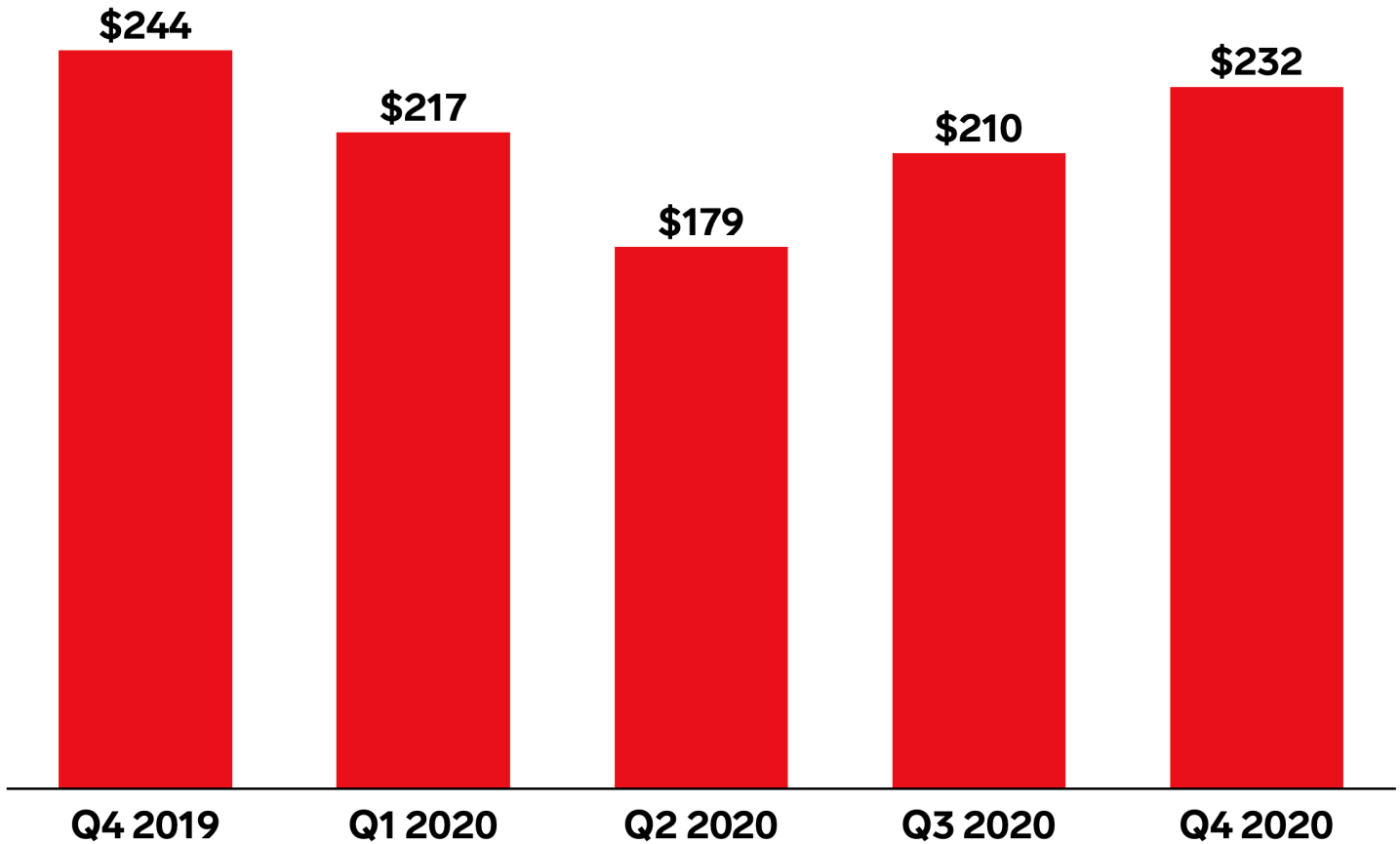
A boost in card spending could invigorate Mastercard’s pandemic recovery and help expand its reach in the market.

- **Reward offerings could help Mastercard make up pandemic losses.** US purchase volume for its credit and charge programs hit \$232 billion in [Q4](#) 2020—down more than [\\$10 billion](#) from the same period the year before. New pandemic-inspired reward offerings might increase spending from card holders, which should help Mastercard compensate for 2020.
- **The bump in spending might lead to more partnerships for Mastercard.** A reward-driven boost in spending might open up new opportunities with issuers that also benefit from increased card usage—leading to more tie-ups for Mastercard, like the one with [Chase](#) last

August. Forging more of these partnerships could further increase volume and grow the network's consumer reach.

Mastercard US Credit and Charge Programs Purchase Volume

billions



Source: Mastercard, 2021

Methodology: Data is from Mastercard's quarterly earnings releases published between January 29, 2020, and January 28, 2021.

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