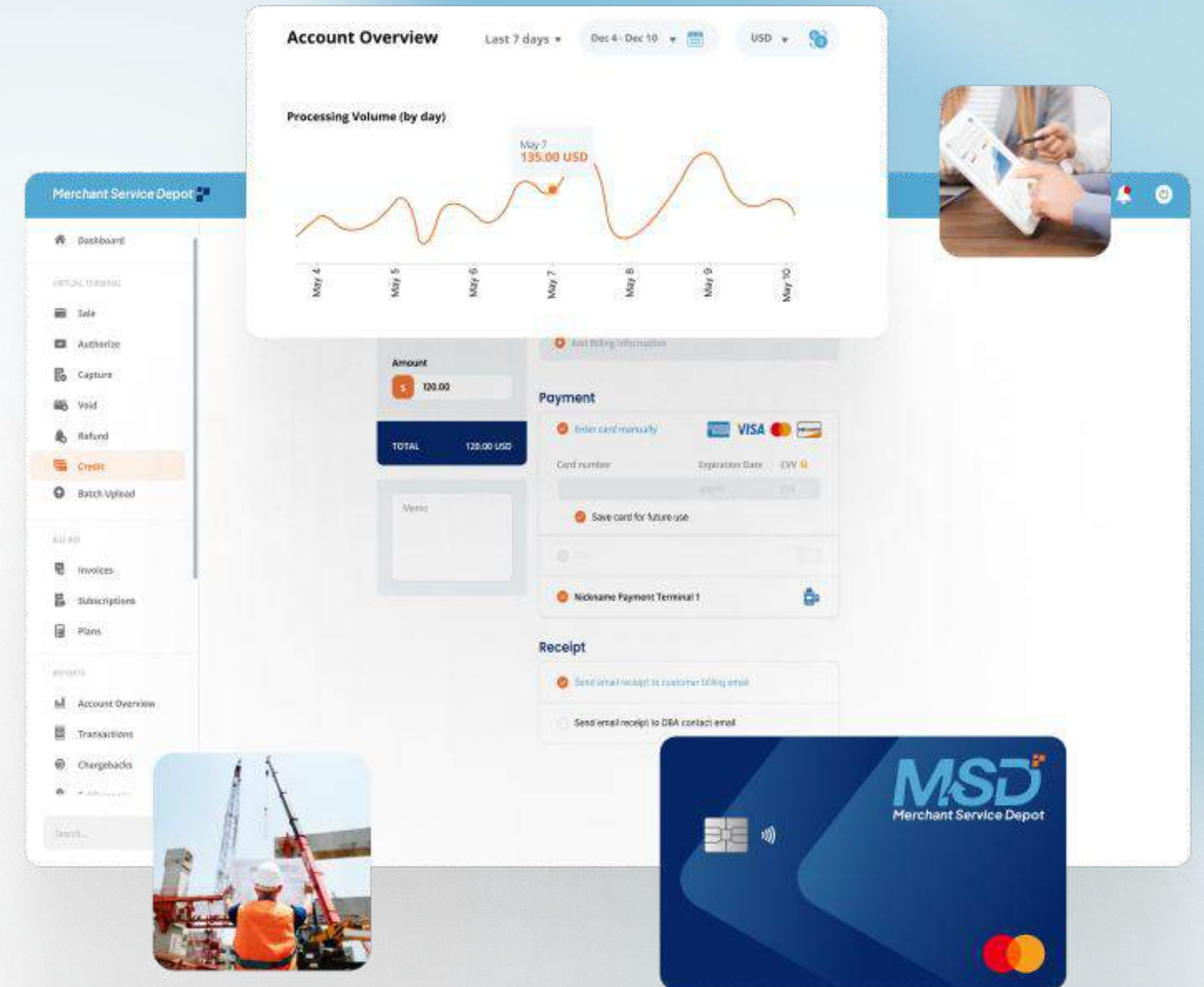


Empower Your Construction Business with **MSD Card Issuing**

Control project spending. Pay teams faster.
Manage every dollar in real time.



The Challenge



Construction projects move fast — money moves faster.



Traditional banking is slow, manual, and costly.



Subcontractors, suppliers, and field crews all need quick access to funds.



Reimbursements and expense tracking often turn into a paperwork mess.

Result:

Delays, overspending, and zero visibility into job-level costs.



The MSD Solution

The MSD Card Issuing Program gives you total control over company spending.

Issue physical or virtual cards instantly to employees, subcontractors, or departments — all connected to your company's central account.



Key Features:

- ✓ Real-time transaction visibility
- ✓ Adjustable spending limits per card
- ✓ Instant card creation and suspension
- ✓ Works globally for materials, fuel, payroll, and project expenses
- ✓ API & dashboard integrations for accounting

How It Works

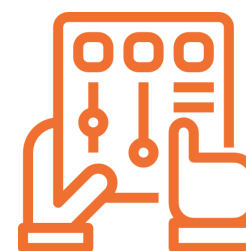
Fund Your Master Account
Upload funds to your central MSD account



Issue Cards
Create cards for teams, subcontractors, or job sites



Set Controls
Configure merchant categories, limits, locations, and usage times



Monitor & Reconcile
Track spending and sync with job cost codes or accounting systems



Use Case #1

Subcontractor & Job Site Control



Scenario

A general contractor can issue cards to site managers or subcontractor leads:

- ✓ Limit purchases to home improvement stores and fuel stations
- ✓ Cap daily spend at \$1,000
- ✓ Disable card when job phase is complete
- ✓ Disable card when job phase is complete

Outcome: Instant cost control and no more end-of-month surprises.

Use Case #2

Fleet & Equipment



Scenario

For companies managing vehicles or heavy equipment:

- ✓ Assign one card per vehicle for fuel or repairs
- ✓ Track usage by driver or asset
- ✓ Prevent off-hours or out-of-area purchases

Result: Controlled expenses, reduced misuse, and cleaner accounting.

Use Case #3

Payroll & Per Diem



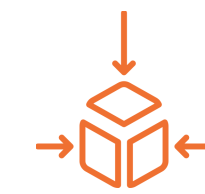
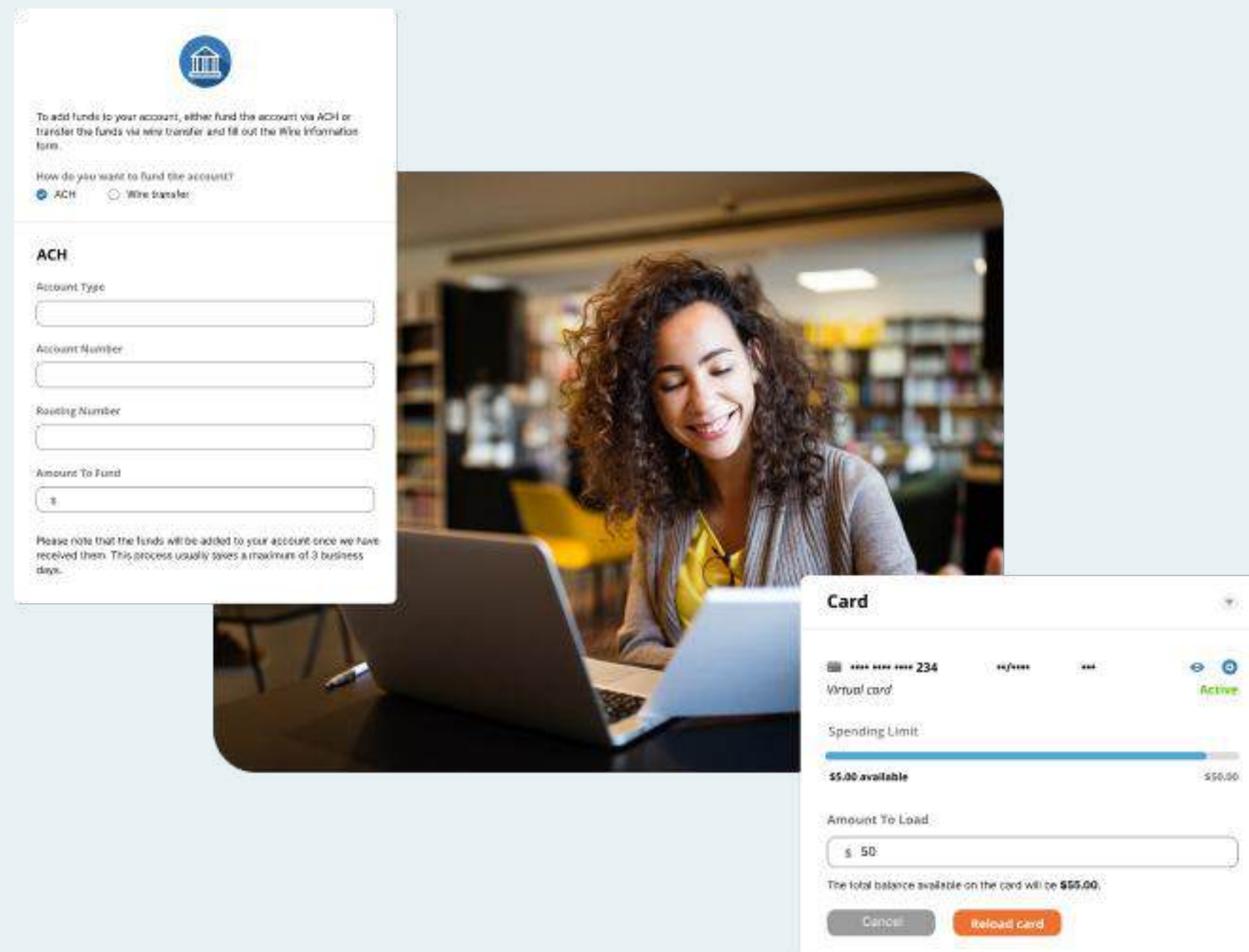
Scenario

For contractors with rotating crews or temporary workers:

- ✓ Instantly issue a virtual card for payroll advances or daily allowances
- ✓ Avoid paper checks and bank delays
- ✓ Workers can use funds immediately anywhere Mastercard/Visa is accepted

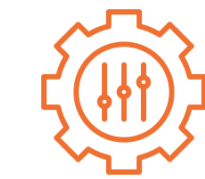
Result: Happier crews and fewer admin headaches.

Why **MSD?**



Purpose-Built for Speed

Designed for businesses that move fast



Fully Customizable

You choose controls and branding



Real-Time Funding

No waiting on banks



Expert Support

Experienced compliance and banking teams



Global Coverage

Works for domestic and international teams

Benefits at a Glance

Feature	Benefit
Instant card issuance	Pay and control spending in seconds
Custom limits	Prevent overspending and misuse
Real-time tracking	Every purchase visible by project
Branded cards (optional)	Build professional trust with vendors
API integration	Automate payroll, expense, and funding workflows



Partner Example

Construction Group (Florida)

- ✓ 35 site managers using MSD-issued cards
- ✓ Cut expense reconciliation time by 70%
- ✓ Replaced paper checks with instant digital funding
- ✓ Improved job cost accuracy and project forecasting



What Agents and ISOs Gain

If you work with construction merchants:



High-Value Product

If you work with construction merchants:



Recurring Revenue

Earn from active cards



Strategic Partnership

Position yourself as more than just a processor



Get started with MSD Card Issuing today.

- ✓ Streamline expenses, payroll, and project control.
- ✓ Modernize how your construction business manages money



Get started today!

Ready to Elevate Your Expense Management?

✉ support@merchantservicedepot.com

🌐 merchantservicedepot.com

📞 (800) 805-5449