



Empower Your Hotel Operations with **Merchant Service Depot's** Card Issuing Program

Smart, secure payment solutions that streamline spend, reward loyalty, and create new revenue opportunities.

The Problem in Hospitality Payments

Why Hotels **Are Losing Control** — and Margin

- ✓ Guest loyalty costs are climbing while returns shrink
- ✓ Rising card processing fees cut into profit
- ✓ Manual payouts to vendors and staff slow operations
- ✓ Missed opportunities to earn from internal spending flows

You're **managing payments** every day
— but not earning from them.



The Opportunity

Turn Hotel Payments into a Profit Center

With Merchant Service Depot's Card Issuing Program, hotels can:

- ✓ Issue cards to staff, vendors, or departments for controlled spend
- ✓ Generate interchange revenue from internal and external transactions
- ✓ Simplify operations with real-time tracking and funding tools
- ✓ Reduce fraud and chargebacks through built-in spend controls



Stop losing margin on transactions — start earning from them.

How It Works

A Smarter Way to Manage Spend Across Your Property



Issue Cards

Employee, vendor, or department-level



Fund Instantly

Push funds as needed, 24/7



Spend & Track

Hotel, restaurant, spa, or partner outlets



Review & Control

Real-time data and spending limits



Simplify how money moves through your hotel — without adding extra systems.

Use Cases

Built to Solve Everyday Hotel Challenges

- ✓ **Employee Expense Cards**
Replace petty cash and reimbursements
- ✓ **Vendor Payment Cards**
Faster payouts with full visibility
- ✓ **Guest Deposit Refunds**
Instant, secure, professional
- ✓ **Event & Reward Cards**
Drive engagement and repeat visits





Program Features

Designed for Hospitality — Powered by **Merchant Service Depot**

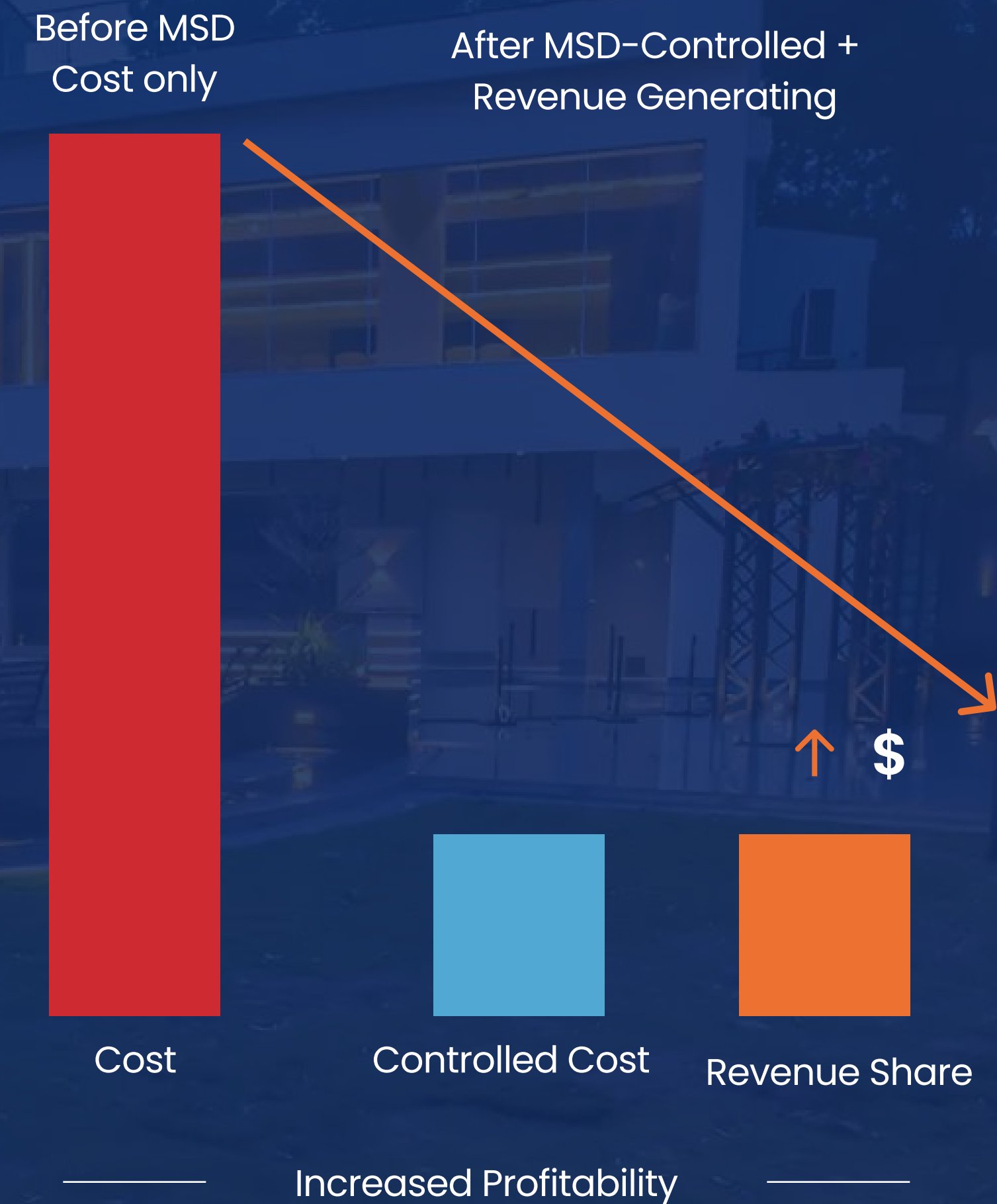
- ✓ Physical or virtual cards with Visa or Mastercard acceptance
- ✓ Instant reloads and funding controls
- ✓ Transaction-level visibility and reporting
- ✓ API integrations for back-office and accounting systems
- ✓ Full compliance and issuing infrastructure managed by MSD



The Financial Edge

Keep More of Every Transaction

- ✓ Earn a share of interchange revenue from card usage
- ✓ Reduce cash handling and reimbursement time
- ✓ Control vendor and payroll disbursements
- ✓ Increase transparency across departments
- ✓ Improve operational efficiency — and your bottom line



Why Partner with Merchant Service Depot

Experience, Infrastructure, and Support You Can Trust



- ✓ Proven track record in **complex payment environments**
- ✓ Nationwide reach with **secure, compliant issuing programs**
- ✓ **Hands-on support** for implementation and staff training
- ✓ Expertise in **hospitality, travel, and high-volume commerce**

Case Study Snapshot

Hotel Group Streamlines Spend and Adds New Revenue

A multi-property hotel group adopted MSD's issuing program for employee and vendor payouts:

Cut manual
reimbursement
time by **60%**

Reduced cash
flow bottlenecks
by **40%**

Added **\$85K+** in
new annual
interchange
revenue

Let's Build a Smarter Payment System for Your Hotel

Merchant Service Depot's Card Issuing Program gives your hotel tighter control, new revenue streams, and faster payment flexibility.

“ Simple. Profitable. Built for hospitality. ”