



NEWS RELEASE

Mastercard Business Builder Program Fuels Creator Growth

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Mastercard Business Builder Credit and Debit cards developed to directly address the challenges of emerging Creators and small business owners

Mastercard empowers Creators to turn their passions into their profession, with a catalyst program that offers a suite of tools, mentorship and networking with brands and peers

PURCHASE, N.Y.--(BUSINESS WIRE)-- Today, Mastercard unveiled its Business Builder debit and credit card products, specifically designed to meet the needs of Creators. The expanding Creator Economy has transformed individual creators into entrepreneurial ventures, blurring the lines between creative passion and small business ownership. The Business Builder cards are designed to offer a suite of powerful benefits that help entrepreneurs launch and scale their ventures, with intentional resources designed for the needs of Creators.

Recent data shows that 73% of Gen Z and Millennials prefer working as Creators, entrepreneurs, or small business owners over traditional corporate roles.¹ Moreover, 78% of people say that being a Creator helps them establish financial stability.¹ Despite this, 80% cite financial challenges—such as rising costs and inconsistent income streams—as significant barriers to success.¹ The Mastercard Business Builder card program directly addresses these challenges by offering tailored solutions to help businesses grow with confidence and efficiency. The card program offers meaningful savings and access to:

- Entity formation and business building tools from Tailor Brands to help Creators reduce personal liability for their online content, lower their tax burden and simplify business management.

- All in one business management and payment solutions from Uome providing a super-app that helps business owners and Creators manage and grow their businesses in a single, comprehensive environment.
- Cybersecurity services from Cyvatar that help cardholders protect themselves against fraudsters with bundled, enterprise grade security technology and expertise.
- Credit building insights from Dun & Bradstreet that offer guidance to help small business achieve their growth goals.
- Mastercard's core small business benefits including Easy Savings, ID Theft Protection, Zero Liability and access to Digital Doors.

Mastercard has long been committed to fueling people's passions and supporting small businesses. Recognizing the need to turn passions into livelihoods, Mastercard launched a catalyst program for Creators, which:

- Educates Creators on strategies to help start, build and run a successful business as a solopreneur.
- Shares marketers' and brands' perspectives on the relationships and partnerships between Creators and brands.
- Provides access to tools and resources to help with daily operations, including the company's recently launched **Small Business AI**.
- Introduces connections to other brands for continued mentorship, partnership opportunities and more.

"With the Mastercard Business Builder program and the catalyst for Creators, we continue to help our customers and partners serve small businesses through the entirety of their journey, from their first sale to global scale," said Mike Kresse, EVP, Commercial and New Payment Flows, North America, at Mastercard. "We're providing a powerful foundation that makes entrepreneurship more accessible and achievable, helping small businesses and Creators transform their passions into enduring success stories."

As part of Mastercard's dedication to working with Creators to connect people to their passions, like the recent **dance campaign the brand launched in partnership with Lady Gaga**, or a live space at the upcoming Arnold Palmer Invitational, Mastercard is committing to offer applicable brand Creators tools, resources and mentorship to help them establish and grow their business. With a network of some of the most recognizable partners across industries – from Creator and talent agencies, to creative and marketing agencies, platforms and business leaders in sports, entertainment, culinary, fashion and more – the program is a fast track to opening doors, building business acumen and helping to fuel what was valued as an already \$104 Billion industry in 2022.¹

"The most impactful Creators we work with have built strong personal brands that have credibility, longevity and a dedicated community," said Rustom Dastoor, EVP Marketing and Communications for the Americas, Mastercard. "The strength of a Creator's brand, with a clear identity and consistent voice, leads to more meaningful engagements for their partners and better business outcomes for all of us."

About Mastercard

Mastercard powers economies and empowers people in 200+ countries and territories worldwide. Together with our customers, we're building a sustainable economy where everyone can prosper. We support a wide range of digital payments choices, making transactions secure, simple, smart and accessible. Our technology and innovation, partnerships and networks combine to deliver a unique set of products and services that help people, businesses and governments realize their greatest potential.

www.mastercard.com

Hear From Mastercard Partners

"At Cyvatar, we recognize that cybersecurity is the bedrock of sustainable business growth. As a fully managed, outsourced cybersecurity solution, we empower creators and small business owners with enterprise-grade security that's effortless, proactive, and scalable. Through our partnership with the Mastercard Business Builder Program, our comprehensive services ensure entrepreneurs can focus on creating and innovating, free from the fear of cyber threats." - Corey White, Founder & CEO at Cyvatar

"At Dun & Bradstreet, we are dedicated to empowering small businesses, recognizing their crucial role in driving innovation and economic growth. By supporting Mastercard's Business Builder and Creator Catalyst program with D&B Credit Insights, we're providing small businesses with a valuable tool to help them better understand and manage their financial profile. Over a million small businesses use D&B Credit Insights to understand, monitor and help build their business credit, get access to better funding options, and grow over time. The right tools and resources make a big difference in navigating financial challenges and opportunities, so entrepreneurs and creators can focus their passion into growing their business with confidence." – Chris Moss, General Manager, North America Small Business at Dun & Bradstreet.

"As the fastest-growing player in the entity formation and the first of its kind business-building platform, we are thrilled to partner with Mastercard to provide their Business Builder cardholders with the essential tools to successfully start and grow their businesses. Small and medium business owners need more support than ever, especially as they spend over 40 hours a year navigating regulations." - Yali Saar, co-founder and Chief Executive Officer at Tailor Brands

"Small businesses and creators need financial tools that support their ambitions. At Uome, we believe managing a business should be simple, allowing entrepreneurs to focus on growth and creativity. Through our partnership with Mastercard's Business Builder program, we're making it easier for solopreneurs and small businesses to access the financial and operational tools they need—all in one platform—to scale with confidence and turn their creative

ambitions into lasting success." - Jason Halstead, CEO at Uome

1 The Creator Class, Mastercard North America Insights

Margaret Williams | 914.249.2926 | margaret.williams@mastercard.com

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