SMALL BUSINESS SOLUTIONS

Small Business Card Enhanced By Award-Winning Web Site

(NAPSA)—If you own or work for a small business, you're in good company. A surprising 99.7 percent of businesses in the U.S. are categorized as "small," employing 40 percent of the nation's 111 million employees, according to the Small Business Administration. The majority of these firms employ fewer than 10 people. So, whether you own a construction company with 8 employees or a freelance writing business out of your home, you should think of yourself as a small business owner.

Lately, banks have been focusing on this niche by developing products that help the 35 million small businesses in the United States grow. Among these products is a credit card from Advanta, one of the nation's largest issuers of Master Card business credit cards to small businesses, that gives business owners access to a number of innovative tools.

The approach, considered quite innovative, works like this. First, applicants choose from several card designs and brand their card choice with their own company name. In other words, it's not an Advanta Card, it's a card that prominently features the business' name. This powerful idea gives small business owners recognition and prestige in the marketplace.

Cardholders can then activate their card online and manage their accounts via Advanta's Web site, which won the 2003 American Business Award for the Best Cor-

Web sites with online financial management tools are a useful ally.

porate Web site. Through the site customers can:

• track spending by each employee cardholder in real time;

• add free additional cards for employees and monitor individual employee credit lines and cash access privileges;

• generate reports for tax purposes; and

• access insurance and marketing resources, as well as vendors appropriate for small business.

When considering a credit card that can help your small business grow, look for a company that offers rewards such as cash-back, plus gas or airline rewards. Make sure the company behind the card employs experienced customer service representatives who work exclusively with small businesses, who understand the concerns and constraints that small business owners face, and who can deliver a level of service that meets your needs regardless of your industry.

For more information on the Advanta credit card focused exclusively on small businesses, visit www.advanta.com.