

# MasterCard card. Card card. Card.

December 17th, 2008 by [Ron Coleman](#) | [Print](#)

A reader writes to New York *Times* Q&A guy Stuart Elliot with a question that's on a lot minds: **What's with this "Mastercard card" stuff** you hear on the commercials? There are, evidently, two answers, the second of which was LIKELIHOOD OF CONFUSION®'s guess and the first of which is... well, here, read it for yourself:

*"Essentially, many times it's because we're driving consumers to use their physical payment card," says Jon Schwartz, a spokesman for MasterCard Worldwide in Purchase, N.Y., "so we must distinguish between our brand and the MasterCard-branded credit or debit cards that consumers utilize to make purchases."*

You must, eh? Well, in this humble marketing-and-branding-savvy-law-blogger's opinion, you're not. We can barely follow what you're talking about, and that's because what you're talking about, Jon — can we call you Jon?, thanks — is incoherent. MasterCard may think consumers understand this distinction via a 30-second spot, but how can they when it doesn't even make sense no matter how long you stare at it in black and white?

MasterCard, he says, wants us to distinguish between these two things:

1. "our brand" and
2. "the MasterCard-branded credit or debit cards that consumers utilize to make purchases"

Well, what is "your brand" besides "the MasterCard-branded credit or debit cards that consumers utilize to make purchases"? Can people use the "brand" at the local haberdasher while keeping their plastic in their wallets? And, far be it from us to give out free legal advice to a company that has more than once ignored a demand letter from us (and to **good effect!**), but if there is such a distinction — if (1) and (2) are not the same thing — then whose "brand" is the "brand" in (2), and why aren't you suing them for trademark infringement?

Which leads us to reason number two: Trademark infringement.

*Another reason for the seeming redundancy is trademark issues. "MasterCard is a trademark name, which should be followed by a generic noun," Mr. Schwartz says. That is because using a trademark as a noun could weaken its uniqueness, as the trademark lawyers for brands like Band-Aid, Kleenex and **Xerox** could attest.*

That's what we figured, but we were hoping for something better than that.

Is there a realistic concern that in a market saturated with credit and debit cards, even an iconic brand such as MasterCard could morph into a generic term for "any credit card"? Is it really

conceivable that the following conversation could take place?:

*“Marge, can you get my wallet out of my coat in the back seat and pull out a mastercard for me so I can pay for the fillup?”*

*“Which mastercard, Fred? The Amex mastercard or the Visa mastercard or the MasterCard mastercard?”*

*“Oh, it doesn’t matter. One mastercard’s as good as another! But let’s use the Visa mastercard.”*

Survey says: No. Band-Aid, Kleenex and Xerox flirted with genericness because they were early and dominant entrants in **categories they actually created** and “owned” for years before other brands made a dent in their domination (see here for **Band-Aid**; **Kleenex**; **Xerox**). In contrast, MasterCard presently holds a mere **27% global market share** for “general purpose” charge cards. With all due respect, MasterCard is in no danger of becoming a generic term for “credit card” — even though, yes, it has the word “card” in it.

“MasterCard card” is a bad advertising and marketing idea that’s distracting to consumers and, as we put it in the branding game, just sounds dumb. Unless the *Times* got Jon Schwartz wrong, it seems that poorly thought-out rationales, both brand-wise and legal-wise (as they used to say on Madison Avenue), are driving the kard-kard koncept. It should be canned.

This entry was posted on Wednesday, December 17th, 2008 at 12:21 pm and is filed under **General**. You can follow any responses to this entry through the **RSS 2.0** feed. You can **leave a response**, or **trackback** from your own site. **Edit this entry.**