

# MASTER YOUR CARD

A community empowerment program brought to you by 

## ABOUT MASTER YOUR CARD

*Master Your Card* is a community empowerment program by MasterCard to help consumer groups, small business groups and governments get more from their money by using prepaid, debit and credit cards as access points to an economically empowering electronic payment network.

Simply put, cards are better than cash. Through a variety of educational tools and technical assistance, *Master Your Card* empowers consumers, helps small businesses compete on equal footing and assists governments in providing better services at lower costs to taxpayers.



- MasterCard is neither the bank nor the merchant—they're the people who run the electronic payment network that delivers instantaneous, affordable and safe transactions through cards. We can show you how to master them to help consumers, small businesses and governments improve their financial standing.
- *Master Your Card* helps governments improve services and save taxpayer money by reducing the costs of benefit and entitlement disbursement and eliminating the processing and mailing of paper checks.
- *Master Your Card* will show you how issuing benefit payments via prepaid cards is safer and more cost effective for beneficiaries who no longer face the issues of lost and stolen checks or the high fees they often pay to cash them.
- *Master Your Card* can help with financial literacy and financial inclusion. Cards give all consumers access to electronic payment networks that open the doors to the global economy, put them on equal footing in terms of services and the competition for their dollar, provide security against fraud and abuse and deliver financial controls that help them manage their money.
- *Master Your Card* shows you how electronic payment of benefits increases your control, allowing for instant updates of a recipient's status, payments from multiple programs through a single payment card, and, where necessary or required, specific purchase restrictions to ensure optimal use of funds.



- *Master Your Card* can also help state and local governments accept electronic payments, making services more efficient, convenient and cost effective.
- *Master Your Card* will assist governments in negotiating the best deal from banks and equipment providers—achieving greater value from affordable investments in customer service, financial management and business technology.
- *Master Your Card* will help you put electronic payments to work for taxpayers, offer technical assistance and help negotiate the lowest possible rate to improve the public good.

## About MasterCard

MasterCard is the technology company that helps everyone master their money. We are constantly innovating, developing new technology and solutions that allow consumers, businesses and governments to utilize mobile phone technology, e-commerce applications, contactless payments and other tools in ways that are safer, easier to use, more affordable and more efficient than ever before. Embedded in our cards and technologies is access to the global electronic payment network we built and constantly improve to take the time, risk, expense and hassle out of people doing business together. Consumers have the money. Banks issue credit and hold money. Small businesses have goods and services. MasterCard provides the magic that links them together instantaneously with an affordable, convenient and safe electronic payment network.