

MASTER YOUR CARD

Electrifying Business Growth

A community empowerment program sponsored by  **mastercard**

GROW
YOUR MARKET
AND WIN
CONSUMERS



Electronic payment networks help small businesses compete for consumers around the world—providing convenience in the store and secure access to goods and services from home. Accepting and using payment cards not only expands the market for small businesses but also encourages consumer spending and increases revenues. Consumers have realized that payment cards are better than cash because they offer more convenience, control and security—benefits that are also bestowed on the small business that chooses to accept credit, debit and prepaid cards and other electronic payments.

Consumers spend more when using payment cards. Research shows that consumers spend up to 16% more when paying with a card than with a check. With cards, consumers have instant power to buy what they want and need, when and where they want it.

American consumers are moving from cash to cards. Payment cards afford consumers access to their money and their credit anytime and anywhere that businesses have goods to sell or services to provide. Online, at the register, over the phone and everywhere you have a payment terminal—consumers have the power to purchase. As a result, your market reach is from Main Street to Macau and everywhere else the Internet reaches.

Payment cards help small businesses compete with larger retailers. Accepting payment cards builds confidence and trust among your potential customers. You offer the same services as larger competitors while offering the personal attention and expertise they cannot.

Transactions and relationships are secure. No bounced checks, no fumbling for change, just a seamless transaction and a professional relationship. Pre-authorizations and instant transaction approvals allow small businesses to focus on positive customer relationships instead of worrying about customers' credit-worthiness – and save customers from worrying about their ability to pay. Payment cards help you protect your employees—with payment card transactions on a secure electronic payment network, you reduce the risk of cash register theft, counterfeit currency and carrying money back and forth to the bank.

Payment cards help small businesses keep their cash flowing. Payments from card transactions typically reach your bank account in 24 to 72 hours. You don't have to wait for checks to clear or worry about transporting cash to your bank—everything is done electronically.

Payment cards provide immediate, accurate and transparent accounting. Record keeping and reconciliation are more detailed and timely, with less energy, effort and worry than processing checks and depositing cash.