

MASTER YOUR CARD

A community empowerment program brought to you by 



**GROW
YOUR
BUSINESS
AND YOUR
COMMUNITY**

Every customer matters when you're a small business. Accepting credit, debit and prepaid cards helps your business grow through better customer service while saving you time and money. Electronic payments instantly connect you to customers wherever they are, whenever they want to make purchases. They get more when you accept electronic payment cards—through greater flexibility, security and confidence. As a small business owner, you get more, too. Card payments give you time and energy to build relationships and do what you do best with great products and services. Plus, you access customers online, over the phone and with recurring payments.



Encourage your customers to use cards. Electronic payments help people save time and money, especially those who work hard but can't afford a bank account. In Virginia, more than 50% of all African American households don't have bank accounts, live in the cash economy and rely on check-cashers who charge as much as \$45 to cash a \$2,000 paycheck. You can save your community time and money by encouraging them to use reloadable prepaid cards instead of cash.

Prepaid cards provide many of the same benefits as bank debit cards at fees lower than check-cashing. There is no paperwork, no minimum balance and, like cash, people can't spend more than they have. They can buy a prepaid card for one low price, have their money or paycheck loaded onto it electronically, and use their card to pay for purchases and bills over the phone, online or by mobile phone. Many people avoid cards because they are afraid of banks or think they cannot afford one. A good prepaid card will give customers the same financial benefits that everyone else has at a very low cost.

Grow your business and community with electronic payment cards. Bring customers out of a costly cash economy and provide them with the power to get more from their money. Payment cards can strengthen your community's financial health, which will also help support and grow your business.

For more information, tips and resources on the benefits of using electronic payment cards in small businesses and communities such as yours, visit www.masteryourcardUSA.org.