

# Master Your Card OPORTUNIDAD

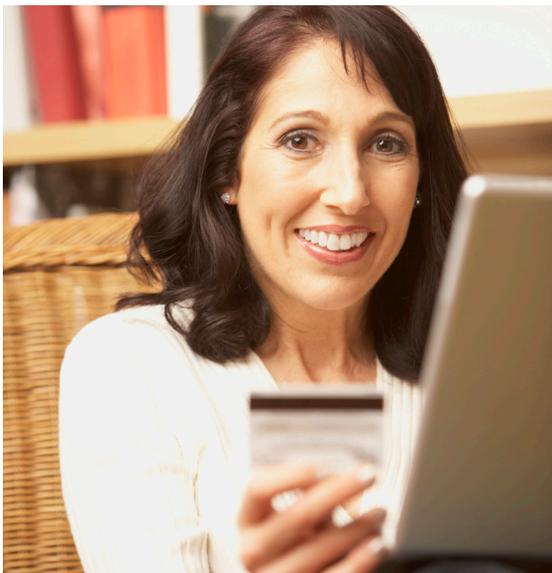
A better economic future within your reach

A community empowerment program sponsored by  **mastercard**

## ABOUT MASTER YOUR CARD: OPORTUNIDAD

*Master Your Card* is a community empowerment program from Mastercard that helps consumer groups, small business groups and governments learn how to get more from their money by using prepaid, debit and credit cards to access a financially empowering electronic payment network.

*Master Your Card: Oportunidad*, a companion to the *Master Your Card* program, is focused on helping Latino leaders and community organizations increase economic opportunities through full access and wise use of electronic payments. *Master Your Card: Oportunidad* works to help families prosper and move the Latino community forward.



- *Master Your Card: Oportunidad* provides an opportunity to make sure Latinos have the ability to get the full benefit of modern financial technology. For too long, members of the Latino community have faced a false choice between traditional banking services and costly or even predatory alternatives, like money orders, check cashing, payday loans and money wires. At the same time, many lack confidence in financial institutions and mistakenly see electronic payment technology in that light. Skilled use of electronic payment helps people keep more of their hard-earned money and allows them to do more with their precious time.
- *Master Your Card: Oportunidad* builds awareness and support for solutions provided by electronic payment technology: increased convenience, transparency, affordability and consumer control. Accessed through a variety of payment cards, electronic payments save time, save money, increase security and provide a reliable path to full financial inclusion that helps families build financial strength.
- Prepaid cards, debit cards, payroll cards, credit cards, mobile wallets and more provide a safe, simple and smart way for the Latino community to gain greater financial control and better financial management tools. This community no longer has to trade affordability, security and safety for convenience.



- By learning how to master money electronically, individuals and families will gain the confidence to access more consumer and financial resources while saving time and money. People can shop and pay bills by phone and online, get cash back right at the register, directly deposit wages and payments, transfer money from one card to another and send money back home to family and friends—all with lower cost, more convenience and greater reliability. They are protected against loss and theft with the ability to reverse charges against fraudulent merchants, freeze funds and replace a stolen or lost card. Compared to cash, money orders and paper checks, electronic payments translate into more time and money.

## About Mastercard

Mastercard is neither the bank nor the merchant—we are the technology company that built the world's most powerful electronic payment network. We are constantly innovating—developing new technology to create safe, simple and smart solutions that allow consumers, businesses and governments to utilize mobile phone technology, e-commerce applications and contactless payments. 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.



**VISIT THE MASTER YOUR CARD: OPORTUNIDAD WEBSITE (IN ENGLISH AND SPANISH)**  
[www.masteryourcardusa.org/oportunidad](http://www.masteryourcardusa.org/oportunidad)