



CARDS ARE BETTER THAN CASH



Payment cards and technology help consumers from all walks of life gain access to convenient, powerful and secure electronic payments. Simply put, cards are better than cash. With cards, you never have to go to an ATM, worry about forgetting your checkbook (or spend hours balancing it), wait for an extended amount of time for a deposit to clear and lose money that can't be replaced. Mastering the use of payment cards provides greater value, buying power, convenience, safety and better financial management.



SAVE TIME AND MONEY.

With payment cards, you save the time and money spent getting cash, eliminating trips to banks and ATMs.



GAIN ACCESS TO GOODS AND SERVICES AROUND THE WORLD.

People across all income levels can use payment cards to enjoy equal access to finding the best deals worldwide, while getting more from their money in an efficient and convenient way.



PUT AN END TO CHECKING HASSLES.

Using payment cards eliminates the cost of ordering printed checks, the risk of bouncing a check, or paying checking overdraft charges. Since the money deposited by check may not be immediately available, people with urgent payment obligations may not have immediate access to necessary funds. Cards, on the other hand provide quicker access to payments.



HAVE THE POWER TO DEMAND QUALITY.

Cards give you the ability to fight back against retailers and service providers who sell shoddy products and/or deliver poor service. A simple call to the card company can put a hold on disputed payments.



FEEL MORE SECURE.

Payment cards reduce threats to personal safety associated with obtaining and carrying large amounts of cash. Unlike cash, cards that are lost or stolen can easily be replaced. Electronic payments networks are constantly monitoring for fraud and abuse, watching out for cardholders and limiting their losses and liabilities.



ACCESS BETTER BUDGETING TOOLS.

Cards offer an itemized purchase record, facilitating tracking and budgeting of spending and regular payment schedules. Using cash, in contrast, can make it more difficult to keep records, track expenditure and maintain a budget.

About Master Your Card

Master Your Card is a community empowerment education program sponsored by Mastercard, that works with committed partners nationwide to bring information about the benefits of electronic payments technology for underserved communities to build brighter financial futures. The program has facilitated presentations and workshops in numerous cities around the country, provided financial education to tens of thousands of students and reached millions through partners' initiatives and education materials.