

MASTER YOUR CARD

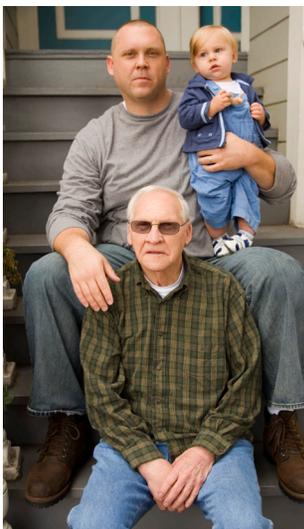
Europe

A community empowerment program sponsored by  mastercard

**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, you get more too. Card payments are a smart tool for a well-run business so that owners and employees can focus on their customers and their work, delivering quality and building relationships that give you an advantage over large, impersonal businesses. Plus, you can sell to customers online, over the phone and set up regular payments.



Encourage your customers to use cards. Electronic payment technology helps people save time and money, especially those who work hard but cannot get access to or afford a bank account, despite some European legislation that provides for the right to a basic account. Many of those without bank accounts are relying on cash to make all of their purchases, risking losing their cash or having it stolen before they can use it to pay rent, utilities and buy other necessities. 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 cheque-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 in person, over the phone and online. Many people avoid cards because they do not trust banks or think they cannot afford an account. 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.masteryourcard.org/europe.