



# Accepting Visa. It's just good business.

Give customers what they want. That's one rule of business you can't afford to ignore. Something all customers want is an easy and convenient way to pay for their purchases. And that means using their Visa card instead of having to write checks or carry cash.

By accepting Visa, you provide your customers with the flexibility and convenience they need. And you provide yourself an easy way to retain existing customers, attract new ones, and create stronger sales.

Today, more consumers carry a Visa card than any other payment brand — so it just makes sense that accepting Visa gives you an advantage over businesses that don't.

# Put Visa Business to work for you.

Visa Products and Services for Small Businesses

## Give your business every advantage.

Sure, letting your customers pay with their Visa card is more convenient for them, but it's also good for your business. It can bring you increased revenue, as well as peace of mind.

**More efficiency.** Keep things moving along. When you accept Visa, you can streamline the purchase process and keep checkout lines, customer orders and business transactions moving quickly.

**Improved cash flow.** When your customers pay with their Visa card, you collect the full amount for the transaction, often sooner than with a mailed payment. There's no risk of bad checks or delays, and you don't have to deal with invoices.

**Peace of mind.** Rest easy knowing you're connected to the leading payment card brand and the world's most reliable, secure and scalable payment network. What does that mean for you? Protected transactions and timely payments.

**More ways to pay.** Cardholders can use their Visa card to make purchases over the phone, in person or online. It's more convenient for your customers — and it gives you extra opportunities for sales.

## More payment options mean more payments.

People conduct business in many ways. So it makes good sense to offer your customers as many ways to pay as possible. Accepting Visa is an easy way to expand your business — particularly online. Because when you provide secure and convenient shopping on your web site, you encourage repeat visits and more transactions.

You can also benefit by offering your customers Bill Payment with Visa. It eliminates their hassles of writing checks, buying stamps and incurring late payments. And you'll benefit with improved cash management, streamlined payment processing and reduced handling costs — not to mention increased customer loyalty.

## Put Visa to work for you.

Not only can you take control of your finances with a Visa Business card, but you can increase revenue when you accept Visa at your place of business. Want to know more about the card that works as hard as you do?

Check out [visa.com/smallbusiness](http://visa.com/smallbusiness).



# Paying with Visa can really pay off.

If you're like most small business owners, your job is your life. But odds are your passion isn't fueled by an intense desire to track expenditures and keep the books. That's why you need more than just another payment card. You need a tool that helps you manage your finances, provides you access to valuable information about running a business, makes you feel secure, and rewards you with savings and other built-in benefits. Each Visa® product can be tailored to meet your unique needs and help you achieve the success you deserve. And that's just good business.

**Want to find out more? Visit [visa.com/smallbusiness](http://visa.com/smallbusiness).**



## Visa Business Credit Card

You have plenty of things to do with your day beside worry about finances. This card lets you take control by giving you purchasing convenience, generous available credit, detailed reporting, and the ability to separate business and personal expenses.



## Spending power, meet business power.

As a Visa Business cardholder, you'll have access to special programs and services designed to help make your life easier and run your business more smoothly.

- **Expense management.** Streamline your accounting processes and view business expenditures for both debit and credit card spending.
- **Bill payment.** Manage your finances quickly, easily and efficiently by paying your bills with your Visa Business card.
- **Rewards and discounts.** Save money with offers from the brands you trust, and earn a variety of rewards like miles and cash back on purchases.
- **Small Business Online Workshops.** Gain valuable insight into managing your business with self-directed workshops.



## Visa Business Debit Card

Dealing with checks can be a hassle. Ditto for keeping enough cash on hand. But you may not want to use credit for all your purchases, either. That's where the Visa Business Debit card comes in. It provides a quick and easy way to pay for purchases, with the money coming straight out of your checking account.

## Visa Signature Business Card

Visa Signature® goes way beyond traditional business credit cards. It's a powerful resource that helps you run your business more smoothly, while rewarding you for what you do every day. It gives you increased control over your finances, protection for what you buy, and greater ability to purchase what you need when you need it, wherever you might be.



## The easy way to pay.

No matter which Visa Business card you choose, you're getting more than just a convenient way to pay — you're getting peace of mind.

- **Purchasing convenience.** Use your Visa Business card for a convenient way to purchase business supplies or services online, over the phone or through the mail.
- **Multiple layers of security.** Feel secure knowing you have Visa's Zero Liability\* policy and won't be held responsible for any unauthorized purchases if your Visa Business card is ever lost or stolen.
- **Unsurpassed acceptance.** Use your Visa Business card at millions of locations worldwide and get cash access at hundreds of thousands of ATMs.
- **Built-in benefits.** Get benefits that don't just stop at convenience and security. Your Visa card gives you Auto Rental Collision Damage Waiver, Cardholder Inquiry Service, Emergency Card Replacement and Emergency Cash Disbursement, Lost/Stolen Card Reporting, Purchase Security and Extended Protection, and Travel and Emergency Assistance Services.



\*Visa's Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details or visit [visa.com/businesszeroliability](http://visa.com/businesszeroliability).