

# Transcard and Mastercard Power *El Paso Community* Card Program



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## INTRODUCTION

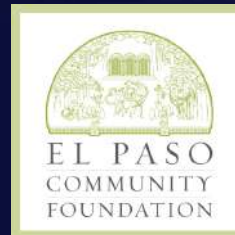
# *The El Paso Community Foundation (EPCF)*

used an electronic payments platform from Transcard and Mastercard® to disperse desperately needed funds to low-income families during the pandemic and create a solid foundation for helping to improve the quality of life of all individuals in the region.

From cultural exhibits and historical designations to scholarships and energy assistance programs, EPCF “wears a lot of hats” in the El Paso community, explained EPCF Program Assistant Luis Suiira.

As one of the region’s most trusted philanthropic advisors, it is no surprise that EPCF would play a major role in helping low-income El Paso residents affected by the novel coronavirus pandemic.

EPCF partnered with Project BRAVO, a designated Community Action Agency (CAA) for El Paso County funded by the Texas Department of Housing and Community Affairs, to help those who were having trouble paying for groceries, medication, and other basic needs because of the pandemic.



*EPCF was established in 1977 as a permanent endowment for the long-term benefit of the El Paso region, far West Texas, Southern New Mexico, and Northern Chihuahua, Mexico. The foundation serves as a charitable resource to donors, non-profit organizations, and the communities it serves.*

# RESPONDING TO A DESPERATE NEED

The El Paso Community Card Program issued pre-paid Mastercard® debit cards to qualifying low-income applicants severely impacted by COVID-19, including those who lost their jobs, were ineligible for unemployment benefits, or had someone in their household test positive for COVID-19.

**Through the program, qualified residents of the City of El Paso and El Paso County received a one-time payment worth up to \$2,000 that could be used for groceries, medications, and basic household needs. The El Paso Community Card Program was funded with \$1.2 million in Coronavirus Aid, Relief and Economic Security Act (CARES) funds designated by the city and county governments.**

Project BRAVO collected and reviewed program applicants. EPCF then used Transcard's platform to code pre-paid debit cards for qualified residents. The cards were dispersed from EPCF's offices and recipients could use them like any other debit card without any additional effort on their part.

The functionality and ease-of-use of the Transcard electronic payments platform were critical to helping EPCF's small staff issue cards in the timely manner, track the status of cards, and access key program metrics. "We had never done anything on this scale to this many households," Suira said, adding that the organization's previous crisis response made payments via direct deposit, not cards.

At the height of the program, EPCF sent 50 cards per week to qualified individuals.



*From the technical perspective, Transcard's platform is easy to manage. EPCF began sending cards to qualified applicants within month of signing its agreement with Transcard.*

**LUIS SUIRA** EPCF Program Assistant







*This was a period of time when people were living on the edge. Transcard helped us quickly respond to this desperate need in a way that was open and non-judgmental. The cards could be in a recipient's hands and activated quickly so they could have the dignity of going to the store and getting the groceries and prescriptions that they needed, without anything looking out of the ordinary. The pre-paid debit cards gave a lot of heart to the program."*

**ERIC PEARSON**

EPCF President and CEO

## HELPING A HURTING COMMUNITY

Suira also credits the strong partnership that Transcard forged with EPCF for the success of the program. *"Transcard was incredibly responsive. It was clear that this was more than a business transaction to them. They wanted to do what they could to help a community that was hurting."*

*For instance, Transcard quickly replaced cards that were sent to the wrong address or became lost.*

With the pandemic extending beyond initial expectations, the El Paso Community Card Program has been critical to mitigating the financial impact of the novel coronavirus among high-risk populations in the El Paso region. The El Paso Community Card Program assisted more than 500 families in the region. *"The program might have helped put food on a family's table for a few months,"* Suira said.



# IMPROVING THE QUALITY OF LIFE

The CARE Act funds have been exhausted for now. But EPCF is confident that the Transcard platform and the lessons the non-profit organization learned during the pandemic in a better position to help at-risk residents when the need arises. While partnering with Project BRAVO for the CARE Act, the EPCF had also joined forces with the Rio Grade Cancer Foundation to provide pre-paid debit cards to the families of cancer patients who need help purchasing groceries and other necessary items to maintain their health.

*“The combination of Transcard and Mastercard® expands our reach,” Saira said. “We can help other organizations assist those in need, in an easier, more secure, and more transparent way.”*

Pearson believes the card program can help improve the quality of life of all types of individuals in the El Paso region. EPCF is exploring opportunities to expand the use of the card program to include bus transportation, libraries, museums, and other services. *“We are excited about the possibilities.”*

*Transcard and Mastercard® are helping make these opportunities possible for EPCF.*



# ROUND UP TRANSCARD'S IMPACT

## Card Issuance

Transcard issued pre-paid Mastercard® debit cards to qualifying low-income applicants severely impacted by COVID-19.

01

## Ease of Use

The functionality and ease-of-use of the Transcard electronic payments platform were critical to helping EPCF's small staff issue cards in the timely manner, track the status of cards, and access key program metrics.

02

## Fast Response

Transcard quickly replaced cards that were sent to the wrong address or became lost.

03

## RESULTS

**500+**

families helped and supported during the pandemic

**\$2K**

one-time payment for basic needs

**50** cards/week

sent to qualified individuals



# HOW TRANSCARD HELPS CITIES

Transcard delivers integrated, data-driven, and scalable payment solutions that address the challenges that cities face. From card issuance, Real-Time Payment (RTP) and digital wallets to direct deposits, e-checks and more – Transcard changes the way that cities make and receive payments.

## TRANSCARD'S PAYMENT SOLUTIONS SUPPORT ANY MUNICIPAL PAYMENTS APPLICATION



FINANCIAL  
ASSISTANCE



PERMITS &  
LICENSES



PUBLIC TRANSIT  
CARDS



DISASTER  
RELIEF



TAXES



REFUNDS



PAYROLL

Transcard's multi-rail platform makes it fast and easy to make payments in a recipient's preferred format and to securely receive and quickly post payments in virtually any method.



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