

What are BINs?

Bank Identification Numbers (BINs) are fundamental to payments. They identify the issuing institution for each cardholder account and enable transactions to be properly routed. BINs are currently the first six digits of the account number.

Since the 1960s, Mastercard has been closely identified with the 51-55 BIN range.

Who governs BINs?

The International Organization for Standardization (ISO), an independent, non-governmental international organization that develops voluntary global standards. The ISO/IEC 7812 standard defines an Issuer Identification Number (IIN), known as a BIN within the payments industry.

The American Bankers Association is the current registration authority that manages the BIN allocation process on behalf of ISO.

Why are we talking about BINs?

The payments industry is more complex than ever. With new devices and technologies emerging in a connected world, the industry's finite supply of BINs is reaching current capacities.

The International Organization for Standardization (ISO) which has published ISO/IEC 7812 to define BINs, and the American Bankers Association which is the registration authority managing the numbers, has a limited supply of unused or unallocated numbers. So, the industry needs more BINs to manage industry growth.

What is Mastercard doing to alleviate the limited supply of BINs?

To expand supply, Mastercard is rolling out an additional 50,000 six-digit BINs (222100-272099). This will effectively double the existing supply of Mastercard BINs - allowing merchants to accept millions more transactions and our issuers to continue to support business growth.

The 2-series BINs adhere to the current (2015 revision) ISO industry standard and will work exactly the same way as the 5-series BINs do today.

When do changes go into effect?

Cards with 2-series BINs were first issued in 2017.

How will the 2-series BINs impact issuers?

Issuers will need to upgrade their systems to be compatible with 2-series BINs, but all systems should be analyzed to determine if any additional changes are required. Software providers may have updates available, and internally developed solutions may require enhancements.

For more information, visit the [2-series BIN page](#).

How will the 2-series BINs impact service providers and vendors?

Acquirers will need to upgrade their systems to be compatible with 2-series BINs.

For more information, visit the [2-series BIN page](#).

What other changes may impact BINs in the future?

The industry is considering a move to a new 8-digit BIN standard and is discussing an appropriate implementation date. If adopted, it would require more extensive systems planning and upgrades.

Mastercard is working with a committed group of industry participants to ensure all voices are heard in establishing the most efficient standard for continued industry growth.

Whom can I contact at Mastercard with questions related to the 2-series BINs?

If you have a dedicated Mastercard representative, you may first contact that individual. Alternatively, you can send us an email.

[Apply for a Mastercard®](#)

How do I apply for a Mastercard?

Mastercard has created an online tool to help you find a card and assist in making decisions about which card products are available.

What if my question isn't answered here?

If your question isn't listed here, we recommend you contact the financial institution that issued your card. Look for a customer service number on the back of the card. You can also contact the Mastercard Assistance Center toll-free at 1-800-Mastercard (1-800-627-8372), or collect from outside the U.S. at 1-636-722-7111. If you believe your question can only be answered by Mastercard, please submit your question [here](#).

[ATM locator](#)

How do I use the ATM locator?

Visit the [ATM locator](#) and enter a city or a zip code. You can further narrow your search by providing a street address, a financial institution's name and checking additional options like 24-hour access. Click the Search button to see a list of ATMs nearby, then click on a specific ATM for further information about its location. Depending on your destination, driving directions and a map may also be available.

Why can't I locate ATMs in a specific country?

If an ATM location or a specific country is not listed, then information is not available. Mastercard receives ATM location information from financial institutions and we continue to work with them to provide the most updated information.

If you need more specific information, you can contact the financial institution that issued your card. You'll find their contact information on the back of your Mastercard and on your billing statement, or you can visit their website.

I don't know my password or my PIN. How can I get this information?

For information about your PIN or account, you must contact the financial institution that issued your card. You'll find their contact information on the back of your Mastercard and on your billing statement, or you can visit their website to manage your account online.

What is the fee for withdrawing money or taking a cash advance from an ATM?

Mastercard does not determine ATM fees. Any fees charged by the ATM owner are disclosed at the time the transaction is initiated and you're given the option to discontinue the transaction if you don't wish to pay the fees. It's also a good idea to check with the financial institution that issued your card to determine their ATM fee policies.

You'll find their contact information on the back of your Mastercard and on your billing statement, or you can visit their website.

The ATM wouldn't accept my card. What should I do?

If you had a problem using an ATM, please contact the bank that issued your card for assistance.

How can I get a list of ATM locations if I don't have internet access?

The Mastercard ATM network is only a phone call away, giving you access to cash wherever you go.

United States & Canada - 1-800-4CIRRUS (1-800-424-7787) Outside the United States & Canada - Get global contact numbers

Can I use my prepaid card, gift card or credit card at an ATM?

Yes. You may withdraw cash against the balance on most Mastercard prepaid and gift cards at any ATM. However, not all prepaid and gift card issuers allow ATM or foreign transactions. Be sure to check with your card issuer to ensure that these types of transactions are permitted. Most Mastercard credit cards also allow you to obtain cash advances at an ATM.

You'll need a Personal Identification Number (PIN) to withdraw cash. You can find your issuer's contact information on the back of your Mastercard and on your billing statement, or you can visit the issuer's website.

How can I get a replacement for a lost or stolen ATM card?

We'll help you replace your lost or stolen ATM card no matter where you are. Call the Mastercard Assistance Center with any card-related need from anywhere in the world.

Get global contact numbers

What if my question isn't answered here?

If your question isn't listed here, we recommend you contact the financial institution that issued your card. Look for a customer service number on the back of the card. You can also contact the Mastercard Assistance Center toll-free at 1-800-Mastercard (1-800-627-8372), or collect from outside the U.S. at 1-636-722-7111. If you believe your question can only be answered by Mastercard, please submit your question here.

Bill pay

Can I pay my billers who accept Mastercard® directly from this site?

No. To pay a bill, please call your biller or visit their website.

Do I have to pay a fee for bill payment using a Mastercard?

Mastercard does not charge a fee for bill payment, though your service provider might charge a fee. Be sure to ask them about fees or any restrictions associated with making a payment using your Mastercard.

How do I pay a bill with a Mastercard?

Please contact your biller to make an electronic payment. Payment is often offered through their website or by phone.

How often can I make automatic bill payments, and when do bills get paid?

Automatic bill pay is an arrangement you make with your selected biller or service provider(s), so you'll need to contact them directly to arrange payments. Each biller has its own procedure for automatic bill payment.

Is there a limit to the number of automatic bill payments I can have on a Mastercard?

No, but you may be limited in making overall charges to your Mastercard account if doing so would cause you to exceed your credit limit.

Who issued my card?

Find your card issuer's contact information on the back of your Mastercard and on your billing statement.

Which cards can I use to pay bills?

You can use any credit or debit card with the Mastercard logo, though you should confirm with each biller that they accept this card as a form of payment.

What is automatic bill payment?

Automatic bill payment allows your selected service providers to automatically charge your Mastercard account on a regular basis. This can help you avoid late fees and charges.

What is manual bill payment?

Manual bill payment means you initiate the payment process yourself. This gives you the freedom to select the payment date and amount each time a bill is due.

If I enroll in automatic bill payment, will I continue to receive a bill?

Most billers continue to mail a paper bill, though some providers may offer an online bill or no bill at all. This can be determined when you set up your automatic bill payment plan.

What information will the service provider/biller request?

Bill pay is an arrangement you make with your selected service provider(s), so you will need to contact each provider directly to arrange payment amounts and scheduling.

Typically, you'll be asked for your Mastercard account number and expiration date, though you might also be asked for additional information. For automatic bill payment, you may also need to specify the payment amount and specific date you wish to be charged.

What if my Mastercard account information changes?

If your Mastercard account information changes due to a lost or stolen card, a new expiration date or an upgrade to a new product, be sure to provide each biller with the updated account information in order to prevent an interruption in service. We recommend you keep a list of billers that you pay automatically so you can efficiently update this information when necessary.

What if I want to stop an automatic bill payment?

Contact your biller directly and follow their procedures to cancel or change the method of payment.

What if I don't agree with a payment amount made on my Mastercard statement?

We recommend that you review your paper or electronic bill prior to any payment being made with your Mastercard. However, if there is an error or question about a payment billed to your card, contact your biller immediately to resolve any discrepancies.

As a Mastercard cardholder, you are not responsible for unauthorized purchases charged to your account. Learn more about our Zero Liability Protection. Exceptions apply.

What are the benefits of bill payment using a Mastercard?

Using your Mastercard is much faster and more convenient than writing checks. You can initiate payments at any time and from anywhere in the world. Charges will appear on your monthly statement, so it's an easy and efficient way to stay organized and keep track of your expenses. In addition, if you use automatic bill payment you won't have to worry about missed payments or late fees. Depending on the card you use, you may also be eligible to earn rewards.

Browser support

What do I do if I'm having problems accessing mastercard.com?

If you encounter problems with mastercard.com, please try an alternate browser or update your browser to the latest version. This site is optimized for the following browsers:

- Google Chrome (latest version)
- Firefox (latest version)
- Safari (latest version)
- Edge (latest version)

Card benefits

What card benefits, features and insurance are provided at no cost to me with my Mastercard®?

Mastercard provides many different card benefits, features and insurance that vary depending on the specific card you use. To learn more, please contact the Mastercard Assistance Center toll-free at 1-800-Mastercard (1-800-627-8372), or collect from outside the U.S. at 1-636-722-7111.

What happens if I lose an item I purchased with a Mastercard?

If you paid in full for the item with your Mastercard, you may be eligible for replacement or reimbursement. To learn more, contact the Mastercard Assistance Center toll-free at 1-800-Mastercard (1-800-627-8372), or collect from outside the U.S. at 1-636-722-7111

What rental car insurance does Mastercard provide when I rent a car using a Mastercard?

Rental insurance differs by location and varies based on the specific card you have. To learn more, contact the Mastercard Assistance Center toll-free at 1-800-Mastercard (1-800-627-8372), or collect from outside the U.S. at 1-636-722-7111.

How can I find out more about my card benefits?

Mastercard provides many different features and benefits, depending on the specific card you have. To find out which benefits are offered by your card, contact the Mastercard Assistance Center toll-free at 1-800-Mastercard (1-800-627-8372), or collect from outside the U.S. at 1-636-722-7111.

How do I file a claim for card benefits?

To file a claim, call the Mastercard Assistance Center toll-free at 1-800-Mastercard (1-800-627-8372), or collect from outside the U.S. at 1-636-722-7111.

What if my question isn't answered here?

If your question isn't listed here, we recommend you contact the financial institution that issued your card. Look for a customer service number on the back of the card. You can also contact the Mastercard Assistance Center toll-free at 1-800-Mastercard (1-800-627-8372), or collect from outside the U.S. at 1-636-722-7111. If you believe your question can only be answered by Mastercard, please submit your question here.

Card Breach

How can I get the name of the merchant where my card account was compromised?

We appreciate the serious impact a card account breach has on a consumer and we take each card breach occurrence very seriously; working closely with investigative agencies and increasing penalties to processors who allow these breaches.

Mastercard® isn't provided the data to determine which merchant transaction caused a card breach, but we encourage you to contact the financial institution that issued your Mastercard with this question. You can find their contact information on the back of your Mastercard and on your billing statement.

Cash with purchase

What is cash with purchase?

Cash with purchase is a service offered by select retailers that allows consumers to get cash from their debit card when making a purchase.

Do I need to use my debit card to get cash back?

Yes, since the funds are drawn from an account linked to your debit card.

Is there a fee for this service?

Although the majority of retailers do not charge for this service, there are some locations that charge a fee.

What's the advantage of getting cash at purchase?

Cash with purchase is a convenient way to quickly and easily get cash from your account while shopping at your favorite retail locations, without having to go to an ATM. Plus, in most cases, there's no fee for this service, whereas you may be charged a fee at the ATM.

What's the maximum amount of cash I can get with my purchase?

The amount of cash you can get may vary by merchant and be subject to availability of funds at the time of purchase. If you have questions about the availability of funds at a particular merchant, please contact the merchant directly. The amount you can take out is also subject to the availability of funds in the account linked to your debit card.

Chip card

What's a chip card?

A chip card is like a traditional magnetic stripe card, but it has an embedded microchip which encrypts your information, making it extremely difficult for the card to be copied or counterfeited.

Rather than swiping your chip card, you insert the chip end into the terminal to complete the transaction. Your card may also have contactless capabilities, so you can simply tap it at checkout when given the option.

Your chip card will also have a magnetic stripe on the back, so it's usable with any merchant, even if they haven't yet transitioned to new, chip-enabled terminals.

Are chip cards new?

Chip cards are relatively new in the US, though they have been in use elsewhere around the world for many years.

What are the benefits of the chip?

The embedded microchip provides robust security features and other capabilities that are not possible with traditional magnetic stripe cards. A chip card is virtually impossible to counterfeit.

Where can I use my chip card?

Use your chip card anywhere you use your magnetic stripe card. Insert it into terminals that are chip-enabled or swipe it the old fashioned way. You can also use your chip card for online payments, telephone payments and at ATMs, just like a traditional magnetic stripe card.

Whom do I contact if I want more information?

For more information about your chip card, please contact the financial institution that issued your Mastercard®. See the back of your Mastercard or your billing statement for their contact information.

Why is my card being upgraded to a chip card?

Your new chip card provides added security. Chip cards are being introduced in the US after much success in other parts of the world.


What's my PIN?

If you forgot your PIN or want to change it, please contact the financial institution that issued your Mastercard. See the back of your Mastercard or your billing statement for your issuer's contact information.

How does the chip work?

The chip communicates with the terminal to determine whether the card is authentic. If using a chip and pin debit card in the U.S., you'll be asked for your PIN at the time of transaction. If using a chip and pin credit card, no PIN will be required.

How do I know if my chip card has Mastercard contactless?

Cards that have contactless capabilities will have the word "contactless" and may also have a contactless symbol on the card. You can tap to pay at merchants that have the following symbol or contactless on the terminal: 

If a merchant doesn't have this capability, you'll need to insert your chip card into the terminal.

Click to Pay for business

What is Mastercard Click to Pay?

Mastercard Click to Pay provides a password-free online checkout option featuring advanced payment technology and intelligent security. Your consumers can look for the Click to Pay icon to experience the future of secure, convenient online checkout where Mastercard is accepted.

Is Mastercard Click to Pay secure?

Mastercard Click to Pay uses advanced payment technology and intelligent security that help recognize your consumers at checkout. It also leverages behavioral analytics and biometrics to confidently identify legitimate consumers in real time with reduced friction.

For additional security, a one-time verification is always required to update personal information. Your consumers may need to provide a one-time verification code to access their Mastercard Click to Pay profile.

How do my consumers create a Mastercard Click to Pay profile or add a card?

There are several convenient ways to create a Click to Pay profile or add a card. Your consumers can:

- Create a profile or add a Mastercard at mastercard.com/clicktopay
- Create a profile or add a Mastercard at checkout when they see the Click to Pay icon where Mastercard is accepted
- Enroll through their bank when they see the Click to Pay icon

To add cards from payment brands other than Mastercard, visit that payment brand's site directly.

How and where do consumers use Click to Pay?

This secure, convenient online checkout option is designed to work across devices and web browsers.

Consumers can experience the future of secure, convenient online checkout by looking for the Click to Pay icon where Mastercard is accepted.

They simply select the checkout button where they see the Click to Pay icon, select their card and complete the purchase.

Which payment methods does Click to Pay support?

Your consumers can use all Mastercard credit, debit and prepaid payment methods. Card usage and availability of other network cards may vary. However, each merchant decides which payment brands to accept.

Is Click to Pay for online payments only?

Yes. This new online checkout option brings Mastercard's security technology to online payments, so your consumers will feel as secure and confident paying online as they do in stores.

Why should my consumers use Click to Pay?

Mastercard Click to Pay features the latest security and payment technology so your consumers can check out quickly and securely without a password.

Mastercard Click to Pay protects consumer payment information with multiple layers of security and provides a consistent, frictionless online checkout experience across all participating merchants.

Merchant FAQs

What are the benefits of implementing Click to Pay?

Implementing Click to Pay can help increase your approval rates, leading to potentially higher conversion rates and a better consumer experience.

How? Click to Pay creates a convenient, consistent online checkout experience. Your consumers will find a recognizable icon across merchants and devices, streamlining checkout. Also, they'll know their purchases are protected by advanced payment technology – with no need to remember a password.

How much does Click to Pay cost?

Click to Pay is free for your consumers, but merchant development costs may apply.

How is Click to Pay different from other online payment solutions?

Click to Pay is a faster, smarter way to pay that takes the hassle out of paying online, letting your consumers securely access their information at checkout – without a password. Instead, this innovative checkout option uses advanced payment technology and intelligent security that works across channels and devices.

Issuer FAQs

How can I offer Click to Pay to my consumers?

Click to Pay is designed to work with major payment methods across credit, debit and prepaid cards.

How does Click to Pay help financial institutions?

Click to Pay helps financial institutions better manage authentication and risk by leveraging EMV standards to make online payments more secure.

Click to Pay also deepens consumer relationships by empowering your consumers to take control of their stored online payment credentials through your mobile banking app or website.

Your consumers can experience the future of secure, convenient online checkout by looking for the Click to Pay icon where Mastercard is accepted or by visiting mastercard.com/clicktopay.

Click to Pay for consumers

What is Click to Pay and why should I use my Click to Pay profile for online payments?

Click to Pay is fast, secure online checkout – built with intelligent security and advanced technology by the payment brands you trust.

With a Click to Pay profile, you can:

- Skip sign-in on a remembered device for even faster checkouts.
- Keep your payment information safe and secure with intelligent security.
- Store your payment information securely in one profile so it is there whenever you need it.

What is the difference between Click to Pay and Mastercard Click to Pay?

Click to Pay stores all your payment information in one secure profile, so you can use your favorite card wherever you see the Click to Pay icon.

Mastercard worked with the other major payment brands to create Click to Pay. When you add your Mastercard to Click to Pay, you create a Mastercard Click to Pay profile.

You can manage all your Mastercards in your Mastercard Click to Pay profile. To manage cards with other payment brands, visit their Click to Pay websites.

What is a Click to Pay profile?

Creating a Click to Pay profile lets you store your payment information securely in one place so it is there when you need it. Pay quickly and securely anywhere you see the Click to Pay icon at checkout with a participating merchant. There are a few ways to set up a profile:

- Create your Click to Pay profile by adding a Mastercard at mastercard.com/clicktopay.
- Add a Mastercard to Click to Pay during checkout.
- Some banks offer the ability to enroll your card through their mobile app and banking profile.

To manage cards and profiles with other payment brands, visit their websites.

Where can I use Click to Pay?

Click to Pay is available at many popular merchants. Look for the Click to Pay icon at checkout to use your Mastercard saved in your Click to Pay profile.

Shop your favorite merchants by visiting mastercard.com/clicktopay.

How do I skip sign-in when accessing Click to Pay?

Click to Pay works best when you choose to **remember your device**. When our intelligent security recognizes you, you will skip sign-in and use your Click to Pay information to speed through checkout.

You can choose to remember your device during a Click to Pay checkout. To view your **Remembered devices**, sign into your profile at mastercard.com/clicktopay.

1. Open the **menu** in the top-right corner
2. Choose **Settings**
3. Then choose **Remembered devices**

Is Click to Pay for online payments only?

Yes. Currently, Click to Pay is only available for online checkout.

What is my user ID?

Your user ID is the email address you used to sign up for Click to Pay.

Does it cost anything to use Click to Pay?

It does not cost anything to create or pay with a Click to Pay profile.

What if I do not want to receive marketing emails from Click to Pay?

To opt out of marketing communications, make sure the box that says, “*Yes, send me marketing emails from Mastercard International Inc. and its affiliates*” is unchecked when you create your profile.

If you already opted in to receive emails, you will receive offers and news from Mastercard. To unsubscribe, select the **Unsubscribe** option at the bottom of any email from Mastercard Click to Pay.

Please note that we may still email you with essential updates about your Click to Pay profile.

Where can I enroll my cards in Click to Pay?

You can always enroll your Mastercards at mastercard.com/clicktopay. You can also enroll your cards when you see the Click to Pay icon at checkout or from your bank’s website or app. To add cards from other payment brands, visit their websites directly.

What mobile and web browsers are supported?

Click to Pay is designed to work with all modern web and mobile browsers, including Chrome, Firefox, Safari and Microsoft Edge. Tablet and mobile devices running either iOS 6+ or Android are also supported.

How do I add a card?

To add a card, sign into your Click to Pay profile at mastercard.com/clicktopay. Choose **Mastercards** and then choose the + **(Add)** icon.

If you are completing a purchase with the Merchant, you can add a card by choosing the + **(Add)** icon on the **Choose a card** screen. Then you can enter your card details.

You can also add a card through your bank, if you see the Click to Pay icon on your banking website or app.

Why can’t I edit a card?

At this time, you are unable to edit cards and must delete and re-add cards to change any information. To update a card, delete it from your profile and add it again with the updated information.

Why aren’t all my cards listed in my Mastercard Click to Pay profile?

Mastercard worked with the other major payment brands to create Click to Pay. When you add your Mastercard to Click to Pay, you create a Mastercard Click to Pay profile. From there, you can manage all your Mastercard payment methods in one place.

To manage cards with other payment brands, visit their Click to Pay websites.

Which cards can I use with Click to Pay?

You can add credit, debit and prepaid cards from Mastercard and other payment brands, such as American Express, Visa and Discover, to your Click to Pay profile. However, each merchant decides which cards it will accept.

What do I do if Click to Pay is not working at checkout?

We apologize for the inconvenience and will report this issue to the merchant. Please try again later.

How can I manage my remembered devices and browsers?

Click to Pay works best when you choose to **remember your device**. When our intelligent security recognizes you, you will skip sign-in and use your Click to Pay information to speed through checkout.

You can choose to remember your device during a Click to Pay checkout. To manage your **Remembered devices**, sign into your profile at mastercard.com/clicktopay.

1. Open the **menu** in the top-right corner
2. Choose **Settings**
3. Then choose **Remembered devices**

Here, you can manage which devices and browsers are currently connected to your profile.

What does it mean to choose Remember me?

Choosing **Remember me** at checkout gives you faster access to your profile. Choosing this option allows your Click to Pay profile to be recognized whenever you check out with Click to Pay. If your device and browser are remembered, you will not need a verification code to sign into your profile at checkout.

Where can I manage my Click to Pay profile outside of checkout?

You can manage your Mastercard Click to Pay profile any time by visiting mastercard.com/clicktopay and entering your user ID. Here you can add or delete a card, add or delete a shipping address, manage remembered devices and browsers, and delete your profile. To manage cards and profiles with other payment brands, visit their websites.

Do I need to have an email address and a mobile number to use this profile?

Yes. You need an email address and a mobile number to use Click to Pay. To verify you and to prevent fraud, we may send verification codes to your email address or via SMS.

How can my profile be secure if it does not have a password?

Unlike static passwords that can get lost or stolen, Click to Pay sends a one-time passcode via email or SMS. This helps protect your payment information and keeps you safe from imposters.

Additionally, Click to Pay's smart security alerts us to suspicious behavior. Hence, we can be sure that you – and only you – are using your Click to Pay profile.

Co-branded cards

What is a co-brand card program?

A co-brand card program is a partnership between Mastercard®, a Mastercard-issuing financial institution and a suitable partner company wishing to grow its business by offering added value. The co-branded card program is then marketed to that partner company's customer base.

What kinds of businesses have successful co-brand programs?

Many different industries have successfully implemented co-brand programs, including airlines, gasoline providers, automotive companies, warehouse clubs and supermarkets. One thing these companies have in common is a growing base of customers who purchase products or services on a recurring basis.

Who is responsible for promoting a co-brand card?

The level of support provided and the degree of responsibility for designing and implementing the solicitations and card promotions will depend on the agreement reached between the partner and the card issuer. Mastercard has many different levels of support and expertise available to help a company market its co-brand card and grow its business.

What does a Mastercard co-brand card look like?

Co-brand cards carry the Mastercard logo and must conform to certain Mastercard design standards. Mastercard rules permit the partner's logo to be a dominant feature on the face of the card. The name of the Mastercard issuing financial institution may appear, but it is not required. This and other card design details will be determined by the partner and the card issuer.

How do I find an issuer for a co-brand alliance?

The first place to begin is with a bank or financial institution with which your company already has a relationship. Or, Mastercard can provide a list of potential financial institutions from among the thousands we have done business with over the years.

What role does Mastercard play in developing a co-brand program?

That depends on the goals and budget of the partner company. However, Mastercard has a dedicated staff of highly experienced co-brand specialists who can help a company evaluate and establish a co-brand partnership that will meet the objectives of all parties involved.

Contactless

What is Mastercard® contactless?


Mastercard contactless is like having exact change wherever you go. A simple tap of your card, key fob or smart phone is all it takes to pay at checkout.

Why should I use contactless?

There are many benefits to contactless payments:

- It's like having exact change wherever you go, so you don't have to worry about carrying around cash or fishing for coins.
- You're in control because your contactless-enabled card or device never leaves your hand at checkout.
- You get better record-keeping of all your purchases than you do when using cash.
- It's fast and ideal at places where speed is essential, like stadiums, fast food restaurants, gas stations and more.

Where can I make contactless payments?

Simply tap to pay anywhere you see the contactless symbol at checkout.  This includes fast food restaurants, gas stations, convenience stores, pharmacies, stadiums and more.

Find participating locations


If you don't see the contactless symbol, your contactless-enabled card can still be used by inserting your chip or swiping at checkout.

How do I pay with Mastercard contactless?

To make a purchase, simply tap your Mastercard contactless card, key fob or smart phone on the payment reader when checking out at participating retail locations.

Find participating locations

Can I use my contactless card or device on payment readers that don't display the contactless logo?

You can make contactless payments on any contactless payment reader that displays this symbol . You may also use contactless cards in magnetic stripe readers by swiping the card. However, you cannot use a contactless key fob or smart phone in a magnetic stripe reader.

How close does the "tap" have to be to the checkout reader?

Typically, when you tap your card/device at checkout, it must be within an inch or two of the contactless symbol on the terminal at the counter. Please note that if you have more than one contactless card in your wallet, you should remove the specific card you would like to use rather than tapping your wallet against the reader.

How will purchases appear on my monthly statement?

Purchases made with contactless will be displayed on your Mastercard statement just like any other purchase.

How does contactless work?

Contactless uses a hidden, embedded computer chip and radio frequency antennae. After you tap your contactless card or device at checkout, payment details are sent wirelessly to the Mastercard network. If using a mobile phone, moments after you tap, you'll receive payment confirmation and be on your way.

What is a key fob or payment tag?

A key fob or payment tag is a special contactless device that you can attach to your key chain. Card issuers sometimes provide this as a companion to your traditional primary Mastercard plastic card.

Do I have to treat my Mastercard contactless card or device in any special way?

Treat your contactless card or device as you would any other credit, debit or prepaid card. Always know where your contactless card or device is and keep it in a safe place. And be sure to keep a record of all of your card numbers, expiration dates and emergency phone numbers.

Is there a battery?

No, there is no battery.

Do I need to turn it on/off?

If you have a contactless-enabled mobile phone, you can turn it on or off. If you are using a contactless card or fob, it's always on and ready to use.

Is contactless secure?

Yes. Contactless payments provide secure encryption technology and Zero Liability Protection and are as secure as your regular card.

- You're in control – your contactless-enabled card or device never leaves your hands to make a payment
- No accidental payments – your contactless-enabled card or device must be close to the reader at checkout to work
- Not billed twice – even if you tap more than once at checkout, you'll only get billed once for your purchase

What do I do if my contactless card or device has been lost or stolen?

If you've lost your card or you suspect unauthorized activity on your account, immediately contact the financial institution that issued your card. If you don't know your card issuer's number, contact Mastercard and we will assist you in finding that information.

Contact us

What if my question isn't answered here?

If your question isn't listed here, we recommend you contact the financial institution that issued your card. Look for a customer service number on the back of the card. You can also contact the Mastercard Assistance Center toll-free at 1-800-Mastercard (1-800-627-8372), or collect from outside the U.S. at 1-636-722-7111. If you believe your question can only be answered by Mastercard, click here to submit your question.

Currency conversion

Where can I find exchange rate information?

In order to provide easy access to exchange rate information, Mastercard® has created a tool using multiple market sources, including Bloomberg, Reuters, Central Banks and others.

[Click here to visit our Currency Conversion Tool](#)

What's the currency rate for a country I'm visiting?

Visit our website for the latest currency exchange rates in the country you're visiting.

How is currency conversion charged to my account?

We recommend that you contact the financial institution that issued your card to determine the currency conversion charges that are applied to foreign transactions. Look for a customer service number on the back of the card. You can also contact the Mastercard Assistance Center toll-free at 1-800-Mastercard (1-800-627-8372), or collect from outside the U.S. at 1-636-722-7111.

I made a purchase in my local currency, so why was I charged a currency conversion fee?

We recommend that you contact the financial institution that issued your card to determine the currency conversion charges that are applied to foreign transactions. Look for a customer service number on the back of the card. You can also contact the Mastercard Assistance Center toll-free at 1-800-Mastercard (1-800-627-8372), or collect from outside the U.S. at 1-636-722-7111.

A merchant didn't let me choose the currency for my payment. What should I do?

Thank you for your feedback and we're sorry you had a bad experience at a merchant that accepts Mastercard. Mastercard investigates all complaints of deceptive merchant practices. Should you wish to speak with someone directly regarding this communication, feel free to send us an email.

How will purchases appear on my monthly statement?

Purchases made with contactless will be displayed on your Mastercard statement just like any other purchase.

How does contactless work?

Contactless uses a hidden, embedded computer chip and radio frequency antennae. After you tap your contactless card or device at checkout, payment details are sent wirelessly to the Mastercard network. If using a mobile phone, moments after you tap, you'll receive payment confirmation and be on your way.

What is a key fob or payment tag?

A key fob or payment tag is a special contactless device that you can attach to your key chain. Card issuers sometimes provide this as a companion to your traditional primary Mastercard plastic card.

Do I have to treat my Mastercard contactless card or device in any special way?

Treat your contactless card or device as you would any other credit, debit or prepaid card. Always know where your contactless card or device is and keep it in a safe place. And be sure to keep a record of all of your card numbers, expiration dates and emergency phone numbers.

Is there a battery?

No, there is no battery.

Do I need to turn it on/off?

If you have a contactless-enabled mobile phone, you can turn it on or off. If you are using a contactless card or fob, it's always on and ready to use.

Is contactless secure?

Yes. Contactless payments provide secure encryption technology and Zero Liability Protection and are as secure as your regular card.

- You're in control – your contactless-enabled card or device never leaves your hands to make a payment
- No accidental payments – your contactless-enabled card or device must be close to the reader at checkout to work
- Not billed twice – even if you tap more than once at checkout, you'll only get billed once for your purchase

What do I do if my contactless card or device has been lost or stolen?

If you've lost your card or you suspect unauthorized activity on your account, immediately contact the financial institution that issued your card. If you don't know your card issuer's number, contact Mastercard and we will assist you in finding that information.

Contact us

What if my question isn't answered here?

If your question isn't listed here, we recommend you contact the financial institution that issued your card. Look for a customer service number on the back of the card. You can also contact the Mastercard Assistance Center toll-free at 1-800-Mastercard (1-800-627-8372), or collect from outside the U.S. at 1-636-722-7111. If you believe your question can only be answered by Mastercard, please submit your question [here](#).

Foreign currency

Where's the best place to get foreign currency?

The best place to get foreign currency is usually at your destination, not at home. At home, financial institutions have paid for transporting, securing and storing that foreign currency— and those costs are passed on to you.

How much money should I exchange before I leave?

Only exchange enough money at home to pay for cabs, snacks and tips upon arrival.

ATMs are conveniently located at most airports and at major tourist destinations, as well as many other places. Use your bank's ATM Finder app or the Mastercard® ATM Locator to find Mastercard ATMs online. You can also download the Mastercard Nearby app.

Where should I get foreign currency while I'm abroad?

Go to an ATM to get foreign currency at your destination, not an exchange bureau. The ATM may impose fees, but the exchange rate will be much more favorable than that of a currency exchange, so you'll save money overall.

Should I use a credit card to withdraw currency from an ATM while abroad?

Use a credit card to withdraw currency from a foreign ATM only if it's your only option. Using a credit card at an ATM is considered a cash advance, which means:

- the fees will be highest (including cash advance and ATM surcharge fees)
- the withdrawal could affect your credit score (lenders might think you are borrowing money on your credit card)
- your available credit could be impacted
- you might incur finance charges on the cash advance immediately (no grace period)

Should I convert transactions into my home currency?

Merchants and ATM operators may offer to immediately convert the foreign price to your local currency, giving you a better idea of how much money you're about to spend.

Although this seems like a good way to manage spending, it comes at a cost and incurs additional currency conversion fees (sometimes as much as 7%) to the transaction.

The best practice is to let the currency conversion be done by your home bank and decline the currency conversion option.

Should I tell my bank I'll be traveling abroad?

Yes, be sure to tell your bank you'll be traveling cross-border and where you're going. Your bank might decline a transaction for your protection unless they know the card's been authorized for use in countries other than your home country.

Many issuers allow you to register travel plans online in lieu of calling – check your issuer's website.

Getting started

How can I apply for a Mastercard®?

If you already have a deposit account with a bank or credit union, they might be able to provide you with a Mastercard. Otherwise, Mastercard has created an online tool to help US-based consumers choose from available card products.

How do we begin accepting Mastercard?

It's easy to get started. The first step is to contact an acquirer or a payment services provider to apply for a merchant account with a bank or one of its agents.

How can I download the Mastercard brand mark for use on our website?

Electronic versions of the Mastercard brand mark are available for download from the Mastercard Brand Center.

How do we start accepting card and digital payments?

Learn here about accepting electronic payments.

What's an acquirer and why do we need one?

Also referred to as a merchant bank, an acquirer is a financial institution licensed by Mastercard to help a merchant accept Mastercard payments. Acquirers either sell their processing services directly to merchants or hire agents to sell on their behalf. These agents must be registered with Mastercard and clearly identify the Mastercard issuing bank they represent on their business cards and stationery. The merchant agreement should also clearly identify the name of the bank.

What's the difference between an acquirer and a payment facilitator?

A payment facilitator is a merchant of record who facilitates transactions on behalf of a sub-merchant. An acquirer is the bank or financial institution that processes credit and/or debit payments for a merchant.

What's an interchange rate?

Interchange rates are fees paid by acquirers to card issuers on purchase transactions conducted on payment cards. They are only one of many cost components included in a Merchant Discount Rate. Mastercard establishes its interchange rates, which are a necessary and efficient method by which Mastercard maintains a vibrant payments network.

Learn more about Mastercard interchange rates.

Will I incur any cost to accept payments?

Your acquirer/payment facilitator will provide you with information about costs.

What if my question isn't answered here?

If your question isn't listed here, we recommend you contact the financial institution that issued your card. Look for a customer service number on the back of the card. You can also contact the Mastercard Assistance Center toll-free at 1-800-Mastercard (1-800-627-8372), or collect from outside the U.S. at 1-636-722-7111. If you believe your question can only be answered by Mastercard, submit your question here, or send us an email. You can also mail a letter to:

Consumer Inquiries
Mastercard International Incorporated
2000 Purchase Street
Purchase, NY 10577

Law enforcement inquiries

I work in law enforcement and I'm investigating a fraud case, whom can I speak with?

Please email our Law Enforcement Support Center. Please do not include full card numbers in the email; provide only the first 6-digits. We'll respond to your inquiry within 72 hours.

Please also be advised that Mastercard® does not maintain accounts or establish individual customer relationships with cardholders. While banks and financial institutions do issue cards branded with the Mastercard name and mark

under a license from Mastercard, the actual relationship with a cardholder is solely that of the issuing institution. As a result, any account information is maintained by the bank or financial institution that issues the Mastercard, including periodic statements, disclosures and communications to the cardholder.

Logo Artwork

Where can I get Mastercard logos?

Downloadable logo artwork, usage guidelines and decals to order are available at the Mastercard® Brand Center.

Lost or stolen card

How do I report my Mastercard® as lost or stolen?

If your card is lost or stolen, please contact the Mastercard Assistance Center toll-free at 1-800-Mastercard (1-800-627-8372) or collect from outside the U.S. at 1-636-722-7111 and a Mastercard representative will be able to assist you in filing a lost or stolen card report. You should also contact the financial institution that issued your Mastercard.

See our full list of emergency contact numbers.

We're here to assist you 24 hours a day, 365 days a year. Call to speak with a representative regarding:

- Lost or stolen cards
- Emergency replacement cards
- Emergency cash advances
- How to locate an ATM that accepts Mastercard, Maestro and Cirrus brands
- Questions about applicable card benefits

What liability do I have for unauthorized purchases made on a lost or stolen Mastercard?

If you have Mastercard Zero Liability Protection, once you report your card to Mastercard as lost or stolen, no unauthorized charges should be posted to your account. However, we recommend you review your next two billing statements just to be sure. If you see unauthorized transactions, please promptly contact the financial institution that issued your card. Look for their customer service number on the back of the card or on your billing statement. You can also contact the Mastercard Assistance Center either toll-free at 1-800-Mastercard (1-800-627-8372) or collect from outside the U.S. at 1-636-722-7111.

How can I get a replacement card?

Mastercard can assist you in getting a replacement by working with the financial institution that issued your card. Replacement cards require that your financial institution authorizes a new account number. To request an emergency card replacement, please contact the Mastercard Assistance Center either toll-free at 1-800-Mastercard (1-800-627-8372) or collect from outside the U.S. at 1-636-722-7111.

What if my question isn't answered here?

If your question isn't listed here, we recommend you contact the financial institution that issued your card. Look for a customer service number on the back of the card. You can also contact the Mastercard Assistance Center toll-free at 1-800-Mastercard (1-800-627-8372) or collect from outside the U.S. at 1-636-722-7111. If you believe your question can only be answered by Mastercard, please submit your question here.

Mastercard World of Benefits App

As of June 2022, this app is currently unavailable for new downloads.

How do I know if I'm a World Elite® cardholder?

To confirm if you are a World Elite cardholder, please check the front or back of your card for the World Elite logo or check with your issuer.

Is my personal card information being stored?

No. When you scan your card, we look at the first six digits of your card in order to verify that you are an eligible Mastercard cardholder, and we may capture your eligible card type.

Are you recording with my camera?

No. Nothing is being recorded on your camera for us to see. If you provide the app with access to your camera, you will be able to enjoy the augmented reality feature and scan your card to verify eligibility, as described above.

How is my data being used?

We collect certain information using tracking technologies via automated means, such as your IP address, mobile device identifier, app usage data, such as clicks, time spent, etc., in order to understand general usage patterns by our users and to improve our products and services. For example, we may want to understand which content, products and features of our app most interest our users and how our online products and services perform from a technical point of view. Please visit our Privacy Notice for more information.

How can I get a World Elite card?

Contact your issuer for information on how you can get a World Elite card.

How can I redeem one of the featured benefits?

Please click on "Learn more" within each benefit overview in either the augmented reality or list view formats to discover how you can sign up and redeem featured benefits.

What number can I call if I need help?

Contact 1.800.MASTERCARD (1.800.627.8372) if you need help or have any questions as you navigate the app.

Why am I unable to find the app in the iOS app store?

Due to the AR component of the app, any devices that are not AR compatible or are not iOS12 or higher will be unable to find the app in the iOS app store.

Mastercard Nearby®

What is Mastercard Nearby?

Mastercard Nearby is a mobile app that helps you quickly and easily find places where you can get access to cash or make a purchase.

On which mobile devices is Mastercard Nearby available?

Mastercard Nearby is available for iPhone, Android and Windows phones as well as a Windows PC or tablet.

What can I find on Mastercard Nearby?

Find the following on the Mastercard Nearby app:

- 2 million ATMs worldwide
- Your own bank's ATMs
- U.S. merchants that offer cash back at checkout when you make a purchase using a debit card
- U.S. locations to purchase or reload a prepaid card
- Locations where you can use your contactless-enabled card or device to make a purchase, including Apple PayTM enabled devices

How do I use the Mastercard Nearby app?

It's simple; just select the services you want and the app will display locations near you. You can also search for locations by entering an address in the search field. Choose from List or Map view, then select a location to display information, share via e-mail or text and, depending on your location, get driving directions. You can also report a problem with a location through the app.

Which search filters are available?

You can search for ATMs by financial institution name or by filtering for the following features:

- Drive-through
- 24-Hour service
- Wheelchair accessible
- No surcharge - ATMs that participate in the surcharge-free alliance network and don't charge fees for cash withdrawal
- No access fee - ATMs that don't charge a fee for cards issued within the country
- Deposit sharing
- ATMs located inside a financial institution
- Chip reader enabled

You can also search for participating Mastercard contactless and cash back merchants by merchant name or category including:

- Apparel
- Automotive
- Convenience stores
- Restaurants
- Gas stations
- Transportation

Finally, you can search for Mastercard rePower locations by type:

- Card Swipe method
- MoneyPak or Vanilla Reload
- Western Union locations

What are cash back locations?

Cash back locations are merchants that offer cash back when making a purchase with your debit card.

Do I need to have Location Services enabled in order to use Mastercard Nearby?

Location Services must be turned on in your phone settings if you would like the app to find locations near you. If Location Services is not turned on, you can still search for a location by typing a street address into the Search bar.

Why am I having trouble finding locations in a specific country or region?

If you don't receive any results in a particular country or region, the information is currently not available. We are continually working with financial institutions and merchants around the world to expand our location database and provide you with the most up to date and accurate location information.

Why do all of the locations show up in the center of the city?

In countries where street level mapping showing precise street addresses is not yet available, locations default to the city or postal code center. We're continually adding street level mapping in new regions and territories around the world.

Why aren't driving directions available for my region?

We're unable to provide driving directions in regions that don't have street level mapping capability.

How can I find out how to navigate the app?

Mastercard Nearby has a tutorial you can follow when you first install the app, or access it any time through the app by going to About - View Tutorial.

What is the All tab on the top slider bar?

The All view shows all the services you selected. If you wish to view only a single service at a time, use the top slider bar to select that service.

What does a number pin on the map mean?

A number pin indicates that multiple services are available at a single location.

Why aren't I getting any results when I type an address in the search bar?

Try entering additional address information such as street, city/town, state/province. You may also want to modify your radius in your settings to ensure you don't have too small or too large of a radius selected.

Can I send location information?

Yes, locations can be shared from the location detail page by clicking on the share icon. You can send location information via email or SMS text.

How do I find my own bank's ATMs?

Select ATM from the top slider bar and click the filter icon on the bottom bar. Then select the financial institution you want to search for from the drop-down list.

How can I select specific merchants or categories?

You can filter merchants for contactless and cash back locations. Select cash back or contactless from the top slider bar and click the filter icon on the bottom bar. You can filter by merchant name or category.

How do I report a problem with a location?

Click on a location from the map or list view, then go into Location Details. Select the icon to Report a Problem, then select a pre-defined problem from the drop-down list. You can also select Other and enter a description of the problem.

Can I change my search radius?

Yes, you can select a radius between 1 to 25 miles (or km) in the app Settings.

Mastercard RPPS

Q: What is Mastercard RPPS?

A: Mastercard Remote Payment and Presentment Service (RPPS) optimizes electronic bill payment by connecting banks to billers. Paying bills by check is on a permanent decline as electronic forms of payment such as credit and debit cards, ACH, and online services gain in popularity. Consumers have increasingly opted for electronic forms of payment to meet their needs for control, speed and security. Mastercard RPPS supports payments via EFT, whether online, at walk-in payments locations, or via consumer credit counseling services.

RPPS customers can participate in one or more of the following roles:

- **Receiver**—Any customer that receives transactions through the RPPS network, also known as a concentrator or lockbox, or billing service provider. A Biller also may be referred to as a Receiver.
- **Biller (creditor or payee)**—An organization that sends a bill or statement to a customer. In some instances, the Biller may be referred to as a creditor (for example, telephone company, or cable provider). Billers on the RPPS network receive payments electronically. The Biller also may be referred to as a Receiver in this guide if there is a direct relationship between the Biller and RPPS.
- **Sender**—Any customer that sends transactions through the RPPS network, also known as an Originator, a bill payment Originator, consumer service provider, or a processor.

A Bank or Financial Institution relationship is required to join the RPPS network.

Q: Are there monthly transaction minimums?

A: Yes, monthly transaction minimums are as follows:

- **Receiver/Biller:** 50K
- **Sender:** 15K

Q: What if I'm an existing customer, who do I contact with a day-to-day operational inquiry?

A: RPPS@mastercard.com or +1 800 207 7605

Mastercard Send

Q: What is Mastercard Send?

A: Mastercard Send is a first-of-its-kind interoperable global platform that enables funds to be sent quickly and securely via three payment flows:

- Disbursements - payments from governments, businesses, and non-profits to consumers
- Domestic P2P - payments between two consumers in one country
- Cross-border P2P - payments between two consumers in different countries

Q: Which Mastercard Send flows are currently available in the U.S.?

A: The Mastercard Send API is available for Domestic P2P and Disbursements providers. Additionally, there is a Remittance API that can be used for providers looking to enable cross-border payments originating in the United States.

Q: Why is Mastercard offering these services?

A: In the U.S., Disbursements and P2P payments make up \$4 trillion per year; most of these payments are made via checks, ACH transfers and cash. Currently, the methods for these payments are slow, lack ubiquity and create security concerns. Consumers want to be able to send and receive money using their connected devices regardless of where they bank and disbursements are looking for cheaper and more efficient ways to send money to their consumers. In line with Mastercard's vision to build a World Beyond Cash, Mastercard Send aims to make payments easier, safer and more efficient for all parties.

Q: How does a Send transaction work?

A: While most electronic P2P and Disbursements' solutions rely on slow, batch-oriented ACH methods, the Mastercard Send solution leverages debit networks to move funds, typically within seconds. Mastercard Send is unique: funds can be transferred to virtually all debit cards in the U.S. and, in most cases, funds can be transferred typically within seconds. Through a set of APIs, a service provider can request a transfer through a sending acquirer, which Mastercard then routes to any U.S. bank account via a debit card regardless of the brand.

Q: What cards are eligible for Mastercard Send transactions?

A: Currently, the service is only available for U.S. consumer debit and reloadable prepaid cards. However, the MoneySend mandate includes all consumer cards: debit, credit and prepaid. Mastercard recommends that issuers support all cards when migrating to Transaction Code 28 to prepare for future service enhancements.

Q: What role does an issuer play in a Send transaction?

A: One role that issuers play in a Send transaction is as receiving institutions. In this role, issuers are required to post funds to their cardholders' accounts.

When a service provider sends funds to a debit account using Transaction Code 28, the issuer of the receiver's debit card is paid a share of network fees. Once an issuer has complied with the MoneySend mandate to enable Transaction Code 28, they will be eligible to start collecting these fees. For more information on the mandate, see Global Operations Bulletin No. 2 (February 2, 2014).

Q: Can an issuer use Mastercard Send for a P2P program?

A: An issuer could offer P2P payment services by leveraging the Mastercard Send API to allow their cardholders to send and receive payments with their friends and family. While Mastercard Send is a critical part of a P2P program, interested issuers should consider the other necessary implementation measures and development requirements. These considerations should include: customer acquisition costs, receiver management requirements for users without accounts at a bank, the necessary user interfaces for a standalone or integrated mobile application, among other considerations.

Q: How does Mastercard Send differ from MoneySend?

A: Mastercard Send is the first-of-its-kind interoperable global platform that enables funds to be sent quickly and securely. In the U.S., it will enable disbursements and P2P payments to and from nearly any U.S. debit card account, including non-Mastercard debit cards. MoneySend is the Mastercard transaction type (Transaction Code 28) designed for real-time money transfers by issuers connected to the Mastercard network.

Prepaid cards

Where can I get a Mastercard® Everyday Prepaid Card?

Find the Mastercard Everyday Prepaid Card that's right for you; they're available at participating stores and online at Mastercard Prepaid cards.

Do I have to activate and register my prepaid card before using it?

Activation and registration requirements vary, so check your card packaging for detailed instructions. However, you'll need to register your card in order to take advantage of the reload function, Zero Liability Protection and card replacement benefits offered by your prepaid card.

How do I use my Mastercard Everyday Prepaid Card?

Use your Everyday Prepaid Card like a regular debit or credit card at checkout; swipe it at the terminal or give it to the cashier if requested. Your purchase will automatically be deducted from the card balance.

Where can I use my Mastercard Everyday Prepaid Card?

Use your Mastercard Everyday Prepaid Card anywhere that Debit Mastercard is accepted, including millions of locations worldwide plus online, mail and phone orders. You can also use your card to pay bills online.

My available card balance won't cover my purchase amount. Can I still use my prepaid card?

Yes, just tell the cashier in advance how much to deduct from your prepaid card and how much you will pay using an alternate payment method. Note that this process, known as "split tender," may not be supported by all merchants.

How do I return an item purchased with a Mastercard Everyday Prepaid Card?

When you make a return, the cashier may ask to see your card. The value of the returned merchandise will be credited back to the card.

I can't find my Mastercard Everyday Prepaid Card. What should I do?

If you registered your Mastercard Everyday Prepaid Card, your issuer can use the information you provided during registration to issue a replacement card. Be sure to keep a record of the card number.

Contact the issuer immediately to report a lost or stolen card. You can also contact Emergency Services for additional assistance.

Mastercard Everyday Prepaid Cards that have been registered include Zero Liability Protection. Certain exceptions apply.

How do I add funds to my card?

The best way to add funds to your card is to set up direct deposit of your paycheck. Direct deposit information varies, so check your card packaging or contact the card issuer.

You can also add money to your card at participating retail locations. Check your card packaging or contact the card issuer to find out which retailers are supported.

Where can I get a Mastercard Prepaid Gift Card?

Mastercard Prepaid Gift Cards are available at bank branches, retail locations, online and via phone. There are many card styles to choose from, some of which can be customized with unique designs, the recipient's name and personal messages. It's easy to find the prepaid gift card that's right for you.

I received a Mastercard Prepaid Gift Card. Do I need to activate or register my card before using it?

Many Mastercard Prepaid Gift Cards sold in retail locations are automatically activated when the card is purchased. Call the customer service number on the back of the card if you have questions about activation. For online and telephone purchases, you may need to register your card with the card issuer.

How long can I use my Mastercard Prepaid Gift Card?

You can make purchases on your prepaid gift card until the value of the card has been depleted, or until the expiration date shown on the card.

How do prepaid travel cards work?

Prepaid travel cards work just like all Mastercard Prepaid Cards, which means you can spend up to the value placed on the card anywhere Debit Mastercard is accepted.

You might want to check your card balance before you shop since the merchant or service provider may not be able to retrieve this information for you.

How can I get the balance on my prepaid travel card?

Depending on your card, you may be able to check your balance on the issuer's website. Certain merchants will also have the ability to read your card's balance for you.

What if my card is lost or stolen?

Contact the issuer of your card immediately to report a lost or stolen card. There is a customer service number listed on the back of the card. Be sure to keep a record of the Mastercard Travel Card number. Your issuer may need this information to cancel the card and issue a replacement.

Mastercard Travel Prepaid Cards that have been registered may include Zero Liability Protection. Certain exceptions apply.

What is Mastercard rePower?

The Mastercard rePower Load Network is a service that allows you to add money to your eligible Mastercard Prepaid Card at participating merchants.

View the [rePower FAQs](#) to learn more.

How do I get my Mastercard Prepaid Card balance?

Follow the instructions provided with your card. Generally, this includes either visiting the card issuer's website or by calling the phone number on the back of the card.

What if my question isn't answered here?

If your question isn't listed here, we recommend you contact the financial institution that issued your card. Look for a customer service number on the back of the card. You can also contact the Mastercard Assistance Center toll-free at 1-800-Mastercard (1-800-627-8372), or collect from outside the U.S. at 1-636-722-7111. If you believe your question can only be answered by Mastercard, please submit your question [here](#).

Mastercard® privacy practices

What data does Mastercard collect and how does Mastercard use it?

When processing a purchase transaction, we collect limited information such as card number, merchant name, location, and the date and amount of the transaction. Importantly, we do not generally collect the cardholder's name, address or other directly identifiable information. We may collect additional personal information in other contexts, such as for fraud monitoring and prevention, authentication, risk management and dispute resolution, or when individuals decide to participate in one of our optional programs such as Priceless Cities.

How does Mastercard capture the value of data while protecting people's privacy?

We help businesses, governments, the public sector and individuals better understand the world around them. To achieve this, we remove personal information by anonymizing data and produce aggregated trends and insights. One way that we use these trends and insights is for social good, thereby advancing financial inclusion and humanitarian efforts around the globe. Combined with our strong commitment to data ethics, this contributes to effective outcomes while respecting people's privacy and human rights.

How can individuals know more about what data Mastercard collects and how that information may be used?

Transparency is core to Mastercard. We explain how we handle individuals' personal information in our Global Privacy Notice, which is complemented by specific privacy notices for certain products and services. As a service provider, we refer individuals to the privacy notice provided by those third parties for more information on how their personal information is handled.

Does Mastercard share transaction data?

We do not share transaction data without consent or as otherwise legally permitted such as in the context of fraud prevention.

How does Mastercard navigate the rapidly evolving global privacy landscape?

Mastercard complies with all regional and local regulations, including the General Data Protection Regulation (GDPR) in the European Union, the Lei Geral de Proteção de Dados Pessoais (LGPD) in Brazil and the California Consumer Privacy Act (CCPA). In particular, we've embraced the GDPR as an opportunity to enhance our data practices globally. That is, we have extended the GDPR's high standards and privacy rights to all individuals around the world, wherever they live.

What impact will Schrems II and Brexit have on Mastercard's approach to data transfers?

Mastercard relies on its Binding Corporate Rules ("BCRs") to transfer EU personal data to Mastercard entities outside of the EEA in compliance with the GDPR. There is therefore no immediate impact on data transfers. Mastercard closely monitors European and UK regulatory guidance on this issue. More information on our position regarding Brexit can be found [here](#), and further information about the Schrems II Judgment can be found [here](#).

Has Mastercard received recognition for its privacy practices?

Yes. In Europe, our Binding Corporate Rules ("BCRs") have been approved by EEA Data Protection Authorities and allow us to transfer personal information from our cardholders, customers, partners and employees to all Mastercard entities globally. In 2019, Mastercard also received certifications under the Asia-Pacific Economic Cooperation (APEC) Cross-Border Privacy Rules system and the Privacy Recognition for Processors system. For more information on the APEC systems, please visit: <http://cbprs.org>.

What steps does Mastercard take to ensure privacy is protected?

We take your privacy very seriously. That's why we embed privacy safeguards into all of our products and services, limiting data use to only what's necessary and looking for ways to encrypt or de-identify personal information while making sure each product is still convenient and easy to use. In addition, we employ rigorous standards to ensure the safety and security of data not only within Mastercard, but with all our partners and vendors as well.

Who owns personal information?

Your personal information belongs to you; you control how it is used.

How can individuals control how their data is being used?

We provide individuals with privacy rights and choices. You can opt out of your personal information being used for marketing, data analytics and web analytics at any time and at no cost, using our online forms. Individuals also have

the right to access, correct, modify or move their personal information via our online portal, which is currently available for all users located in the European Union and will shortly be accessible worldwide.

Problems shopping

A merchant wanted to charge a surcharge or fee to use my Mastercard. What should I do?

As a result of a court-approved settlement, Mastercard agreed to modify its rules to permit U.S. merchants to surcharge Mastercard credit cards as long as they complied with certain limitations.

Merchants have the option to add a surcharge at the "brand level" where the surcharge is the same for all Mastercard credit cards, regardless of the card's issuer, or they can add a surcharge at the "product level" (e.g., apply a surcharge to all World Mastercard cards regardless of the card's issuer but not standard Mastercard credit cards). Read the details on our merchant surcharge page. A merchant's ability to surcharge on credit cards is subject to any restrictions or prohibitions imposed by applicable state law. Mastercard rules continue to prohibit merchants from applying a surcharge on debit cards.

If you are not certain whether you have been charged appropriately, or you would like to report a questionable charge, send us an email and provide the information requested.

What should I do if the merchant surcharge was not clearly disclosed before I paid?

Merchants must clearly disclose their surcharges at the register and clearly indicate the amount of the surcharge on the receipt. If you believe you've been charged incorrectly, send us an email with the merchant details and other necessary information.

What should I do if the merchant surcharge was higher than I expected?

The surcharge that the merchant assesses may not exceed the merchant discount rate that the merchant pays for the credit card that is surcharged. In the United States, this charge for Mastercard typically ranges from 1.5% to 3% and in no event may the merchant surcharge greater than 4%. Merchants must clearly disclose their surcharges at the register and clearly indicate the amount of the surcharge on the receipt. If you do not believe that you have been charged appropriately, or you would like to report a questionable charge, send us an email.

My card was declined while trying to make a purchase. What should I do?

If a transaction is declined, please contact the financial institution that issued your card. Sometimes banks put security measures in place on certain types of transactions to reduce the risk of fraud, which may result in declined transactions.

What if my question isn't answered here?

If your question isn't listed here, we recommend you contact the financial institution that issued your card. Look for a customer service number on the back of the card. You can also contact the Mastercard Assistance Center toll-free at 1-800-Mastercard (1-800-627-8372), or collect from outside the U.S. at 1-636-722-7111. If you believe your question can only be answered by Mastercard, please contact us to submit your question.

Replacement card

How can I get a replacement card?

Mastercard® can assist you in getting a replacement card by working with the financial institution that issued your card to acquire a new account number. To request an emergency card replacement, please contact the Mastercard Assistance Center toll-free at 1-800-Mastercard (1-800-627-8372), or collect from outside the U.S. at 1-636-722-7111.

Report fraud

I received an email/phone call from Mastercard® about my account, but it appears to be a scam or a phishing email. What should I do?

Mastercard will never solicit personal or account information from a cardholder and we suspect that the information you received is fraudulent. Consumers should always safeguard their personal information and refrain from responding to suspicious email/phone scams. If you suspect fraud on your account, please contact your issuing bank immediately to report it. We would appreciate if you could forward the original email here.

Someone called to offer a lower rate on my Mastercard but it seems to be a scam. What should I do?

Mastercard does not contact individuals to request personal information including credit or debit card account information. If you received an unsolicited phone call, email, text or social media request from an individual claiming to be a Mastercard representative, do not respond.

Mastercard cardholders should always safeguard their personal information and not respond to any suspicious emails or inquiries.

If you are a victim of a phishing attack and believe your account information may have been compromised, please contact the financial institution that issued your credit or debit card to report the incident.

I believe fraudulent purchases were made on my Mastercard. How do I report it?

If you believe a transaction posted to your account is fraudulent, you should immediately contact the financial institution that issued your card. Look for a customer service number on the back of the card or on your billing statement. You can also contact the Mastercard Assistance Center toll-free at 1-800-Mastercard (1-800-627-8372), or collect from outside the U.S. at 1-636-722-7111.

Additionally, you can report scams and suspicious calls, emails, texts and websites to the Federal Trade Commission whether you fell victim to it or not.

I know who committed fraud on my Mastercard credit or debit card. How do I report it?

If you believe that you have information about a person who has committed fraud by using your Mastercard without your permission, please contact the financial institution that issued your card. Contact information can be located on the back of your card or on a monthly billing statement.

I believe someone has applied for a Mastercard credit card in my name. What should I do?

Mastercard does not issue cards and we can't tell you if an account has been opened in your name. If you know the name of the financial institution that may have opened an account or issued a card in your name without your consent, we recommend you contact that financial institution immediately and cancel the account. Then you should notify each of the three U.S. credit reporting agencies (if you're based in the U.S.):

- Equifax – www.Equifax.com
- Trans Union – www.TransUnion.com
- Experian – www.Experian.com

The credit reporting agencies should provide you with a copy of your credit report. Even if you don't see an unusual creditor on a credit report, you should formally write to advise them of the situation.

For more information on credit reports, go to www.ftc.gov and select Credit Reports.

There was a breach on my account and I received a new card. How can I get more information?

Mastercard appreciates your diligence in protecting your finances. While we take each card breach very seriously and are working closely with investigative agencies, we encourage you to contact your financial institution for the most up-to-date information. Typically, there is a customer service number on the back of the card that you can call.

How do I report potential fraud?

If you possess contact information for someone who has committed fraud on a Mastercard® account, please contact your merchant service provider for assistance in reaching the financial institution that issued the Mastercard account.

rePower

What is Mastercard® rePower?

The Mastercard rePower Load Network is a service from Mastercard that allows you to add money to your eligible card at participating merchants. This service is currently available in the U.S. at over 100,000 retail locations.

How does Mastercard rePower work?

Simply visit a participating retailer with the cash you want to add. Some retailers support the card swipe method, which enables you to add funds in-store by asking the cashier to swipe your card. Other retailers sell reload packs, (Green Dot MoneyPak, Vanilla Reload Pack), that you purchase and add to your card by entering a code online or by phone.

You can also add funds at Western Union locations; fill out a form and an agent will load the money onto your card.

How do I use the Mastercard rePower Locator?

Type in a city and state, or a zip code to search for a retail location nearest you. You can further narrow down the list of Mastercard rePower merchant locations by providing a street address. Click the Search button, and you will be presented with a list of locations and the type of reload supported (e.g., Card Swipe, Western Union, Reload Pack).

How do I get my card balance?

Follow the instructions provided with your card. Typically, you may get your balance by either visiting your card issuer's website or by calling the phone number on the back of the card.

How much does a Mastercard rePower reload transaction cost?

Reload fees may apply, depending on the retailer. Please refer to the fees section and also check with a participating merchant for the most up-to-date information.

Can I reload any card at Mastercard rePower merchants?

Your debit or prepaid card must be eligible for rePower reloads. You can find out if your card is eligible by looking for the Mastercard rePower logo on the back of your card or by contacting your card issuer.

What if my question isn't answered here?

If your question isn't listed here, we recommend you contact the financial institution that issued your card. Look for a customer service number on the back of the card. You can also contact the Mastercard Assistance Center toll-free at 1-800-Mastercard (1-800-627-8372), or collect from outside the U.S. at 1-636-722-7111. If you believe your question can only be answered by Mastercard, please submit your question here.

SecureCode

What is Mastercard® Identity Check and how does it impact SecureCode?

Mastercard Identity Check is our new and improved payment authentication program based on the payment industry specification - EMV 3-D Secure. SecureCode customers are encouraged to transition to Identity Check to take full advantage of the superior program benefits. As the transition takes place, you will progressively see Identity Check information replacing SecureCode.

What is Mastercard® SecureCode?

Mastercard SecureCode is a service to enhance your existing Mastercard credit card or debit card. With a private code - similar to a PIN - you get protection against unauthorized use of your card when you shop at participating online retailers.

How does Mastercard SecureCode work?

Once you've registered and created your own private SecureCode, you'll be prompted to enter your code when you shop with a participating online merchant. Your SecureCode will be quickly confirmed by your financial institution and your purchase will be complete.

Your SecureCode will never be shared with the merchant. It's just like entering your PIN at an ATM.

What should I do if I can't remember my SecureCode?

If you forget your code, you may be prompted to reset it, or you can contact the customer service number for your financial institution, which is typically found on the back of your card.

Security vulnerability reporting program

What is Mastercard's policy when it comes to reporting security vulnerabilities?

At Mastercard®, safety and security are foundational principles central to every part of our company and the innovative technology platforms and services we enable. We know that secure products and services are essential to the trust that our customers, cardholders, merchants and other partners place in us.

If you believe you have identified a security vulnerability, we encourage you to report this to us as soon as possible through our vulnerability reporting program. We'll investigate all verifiable and legitimate reports and do our best to fix the problem as quickly as possible.

What platforms and vulnerability categories are in scope?

Please visit <https://bugcrowd.com/mastercard> and <https://bugcrowd.com/mastercard-vdp> for an updated list of applications which are in scope for our Bug Bounty program. Certain applications are open in an “invite only” mode and may not show up on the list of public Bug Bounty programs. Mastercard invites selected researchers for such programs based on their technical expertise and rankings on the Bugcrowd leaderboards.

What if I identify vulnerabilities or issues outside of these areas?

Monetary rewards are offered to external security researchers if they identify an issue on one of the in-scope platforms. Compensation depends on the severity and impact of the identified issue. Mastercard reviews each identified vulnerability and reserves the right to reward submissions made on out-of-scope assets. We encourage researchers to submit identified vulnerabilities on out-of-scope assets on the <https://bugcrowd.com/mastercard-vdp> program.

What is the reward process for reported vulnerabilities?

You can submit potential security vulnerabilities to us through our Bug Bounty programs (on Bugcrowd.com) for consideration of rewards. Reward-related details are available on <https://bugcrowd.com/mastercard>. Please note

that information provided through a Mastercard email address (security@mastercard.com) is not eligible for compensation under our vulnerability reporting program.

Surcharge

A merchant wanted to charge a surcharge or fee to use my Mastercard. What should I do?

Merchants can charge an extra fee to customers who pay with Mastercard branded credit cards, where permissible by law. These fees are not allowed on Debit Mastercard or Mastercard prepaid cards. Additional details on these surcharges can be found in our merchant surcharge rules.

Merchants must clearly disclose their surcharge policies at the register and clearly indicate the amount of the surcharge on the receipt.

If you are not certain whether you have been charged appropriately, or would like to report a questionable charge, please send us an email.

What should I do if the merchant surcharge was not clearly disclosed before I paid or indicated on my receipt?

Merchants can charge a surcharge to customers who pay with Mastercard®-branded credit cards. These fees are not allowed on Debit Mastercard or Mastercard prepaid cards. Merchants must clearly disclose their surcharges at the register and clearly indicate the amount of the surcharge on the receipt. [Click here to read the requirements.](#)

If you believe you've been charged incorrectly, send us an email with the merchant details and other necessary information.

What should I do if the merchant surcharge was higher than I expected?

The surcharge that the merchant assesses may not exceed the merchant discount rate that the merchant pays for the credit card that is surcharged. In the United States, this charge for Mastercard typically ranges from 1.5% to 3%. In no event may the merchant surcharge an amount greater than 4%. Merchants must clearly disclose their surcharges at the register and clearly indicate the amount of the surcharge on the receipt.

If you are not certain whether you have been charged appropriately, or you would like to report a questionable charge, email us [here](#) and provide the information requested.

I was charged a surcharge without my knowledge. What should I do?

Merchants can charge an extra fee to all customers who pay with Mastercard® branded credit cards. These fees are not allowed on Debit Mastercard or Mastercard prepaid cards. These requirements can be found by visiting our merchant surcharge rules.

Merchants must clearly disclose their surcharge policies at the register and clearly indicate the amount of the surcharge on the receipt.

If you're not certain whether you have been charged appropriately, or you'd like to report a questionable charge, please send us an email.

Tax payments

If I have a problem making a tax payment, whom can I contact?

For specific questions relating to state or local income taxes, contact your local tax authority.

How can I be sure that my card payment has been processed?

Upon card authorization, the service provider will provide you with a confirmation number.

How will I know what fees I'll be charged if I pay taxes with a card?

After you've entered the payment amount, the website will disclose the convenience fee. The fees may vary depending upon the amount of taxes due.

What information will I need to have available to pay taxes with my Mastercard?

A: When prompted, you'll be asked for the following:

- taxpayer property/parcel number
 - balance due (in whole dollars) calculated on the tax return
 - 16-digit Mastercard number
 - Mastercard expiration date
 - ZIP code where monthly Mastercard account statements are mailed, or zip code of primary cardholder
-
- daytime telephone number

How will a federal tax payment appear on my statement?

There will be two separate entries related to the tax payment transaction: the first will display the amount of tax paid and identify the payee as "US Treasury Tax Payment," and the second entry will display the convenience fee and be listed as "Tax Payment Convenience Fee."

Where can I get information about IRS e-file?

You can reach the IRS by calling 1-800-829-1040 or by visiting www.irs.gov.

Telephone or email scam

Someone called to offer a lower rate on my Mastercard but it seems like a scam. What should I do?

Please be advised that Mastercard does not attempt to contact individuals to request personal information including credit or debit card account information. If you receive an unsolicited phone call, email, text message or social media request from an individual claiming to be a Mastercard representative: DO NOT RESPOND.

Mastercard cardholders should always safeguard their personal information and not respond to any suspicious emails or other inquiries.

If you are a victim of a phishing attack and believe your account information may have been compromised, please contact the bank or financial institution that issued your credit or debit card to report the incident.

Additionally, you can report scams and suspicious calls, emails, texts and websites to the Federal Trade Commission whether you fell victim to it or not.

Tokenization

What is tokenization?

Tokenization is the process of replacing a card's primary account number (PAN)—the 16-digit number on the plastic card—with a unique alternate card number, or "token." Tokens can be used for mobile point-of-sale transactions, in-app purchases or online purchases.

What are the benefits of tokenization?

Tokenization reduces fraud related to digital payments by making transactions more secure by including a dynamic component with each transaction. It takes the security of a physical EMV chip and applies it to non-card environments including proximity, mobile and internet payments.

Merchants benefit from more secure transactions as well as faster checkout experiences, new payment acceptance options and more ways to sell.

How do I ensure that I can accept transactions from eligible devices?

Existing contactless terminals are compatible with tokenized transactions and no action is required. Mastercard® offers merchants a free, optional service for a more secure in-app payment acceptance called Digital Secure Remote Payment (DSRP). To use DSRP merchants must:

- Contact their acquirer to ensure that they support DSRP
- Integrate their mobile app with the digital wallet partner

What is Mastercard's role in the launch of digital wallets?

The new digital wallets connect into Mastercard Digital Enablement Service (MDES), so participating issuers can enable secure mobile payments on millions of devices.

What do these new digital payments mean for me?

For consumers and merchants alike, every purchase made with a tokenized Mastercard debit, credit, prepaid or small business card using Apple Pay™, Google Pay™ or Samsung Pay in the United States offers the enhanced security and benefits of a digital Mastercard transaction including secure tokenization technology.

Will this affect the way I identify new or returning consumers?

Merchants that use card numbers to identify customers will not be able to recognize returning customers if it's the first time they're using their token, since it appears as a new card number. However, when used again, merchants will be able to recognize the token associated with that consumer's device.

Transaction dispute

What should I do if I have a transaction dispute related to COVID-19?

For questions on dispute resolution during COVID-19, please review frequently asked questions and best practices [here](#).

How can I dispute a charge?

Please contact the financial institution that issued your card to dispute a charge. Only your issuer holds your specific and unique information including what rights you have to file disputes. The dispute process agreed to by financial institutions that issue Mastercard or process Mastercard transactions is set up to allow the financial institutions to manage disputes with cardholders and merchants in a formal manner.

Who do I contact if I never received an item that I purchased online or by phone?

If you did not receive an item that you purchased or if you received an incorrect item, you should first contact the merchant to try to resolve the situation. If you can't come to an agreement and you want to dispute the transaction, this must be done directly with the financial institution that issued your Mastercard. Typically, there is a customer service number for your financial institution on the back of the card.

I made a purchase but received the wrong item. What should I do?

If you purchased an item but received the wrong one, please contact the merchant to try to resolve the situation. If you and the merchant cannot resolve the issue, and you want to file a disputed transaction, this must be done directly with the financial institution that issued your Mastercard.

Typically, there is a customer service number for your financial institution on the back of the card that you can call. You can always contact the Mastercard Assistance Center either toll-free at 1-800-Mastercard (1-800-627-8372), or collect from outside the U.S. at 1-636-722-7111.

How do I get a refund from a business that has filed bankruptcy?

If you used a Mastercard for a purchase from a business that has filed for bankruptcy, you can file a disputed transaction with the financial institution that issued the card.

Typically, there is a customer service number for your financial institution on the back of your card that you can call. You can always contact the Mastercard Assistance Center either toll-free at 1-800-Mastercard (1-800-627-8372), or collect from outside the U.S. at 1-636-722-7111.

What should I do if the financial institution that issued my Mastercard says that Mastercard denied my dispute?

If your dispute case was denied, the financial institution that issued your Mastercard will be able to explain the reason.

Typically, there is a customer service number for your financial institution on the back of your card that you can call. You can always contact the Mastercard Assistance Center either toll-free at 1-800-Mastercard (1-800-627-8372), or collect from outside the U.S. at 1-636-722-7111.

What if my question isn't answered here?

If your question isn't listed here, we recommend you contact the financial institution that issued your card. Look for a customer service number on the back of the card. You can also contact the Mastercard Assistance Center toll free at 1-800-627-8372 or 'Collect' by dialing 1-636-722-7111. If you believe your question can only be answered by Mastercard, please submit your question here.