



Card Design Standards

29 September 2016

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Our Brand Identity

To reflect our readiness for the future of payments, Mastercard is evolving its brand identity - simplified, modernized, and optimized for an increasingly digital world.

Our new Brand Mark designs are both simple and modern, while preserving the core elements that make us one of the world's most recognizable brands. Thank you for your support in promoting the brands on one of our most powerful touchpoints – our cards.



Summary of Changes, 29 September 2016

This document reflects changes effective 29 September 2016.

Description of Change	Where to Look
Chapter 1 — General Information	
Moved the section on Personalization Techniques, and its two subsections on Embossing Specifications and Unembossing Specifications from Chapter 2.	Personalization Techniques
The Background Design section has been moved from Chapter 2, Card Front Elements	Background Design
The Background Treatments for use with the MIA and the Background Treatments for use with the Split MIA have been moved from Chapter 2, Mastercard, and renamed to Brand Mark Contrast and completely rewritten to accommodate the new Mastercard Brand Mark.	Brand Mark Contrast
The Card Customization chapter has been moved from Chapter 17 and completely rewritten to accommodate the new Mastercard Brand Mark	Card Customization/Print on Demand
The Cardholder Photograph section has been moved from Chapter 2, Mastercard, Chapter 5, Maestro, and Chapter 6, Cirrus, for consolidation.	Cardholder Photograph
Updated the email addresses for the Asia Pacific and Middle East/Africa Card Design teams	Contact Us
Added information on the Contactless Indicator	Contactless Indicator
The Interlocking Circles section has been moved from Chapter 2, Mastercard, Chapter 5, Maestro, and Chapter 6, Cirrus, for consolidation.	Interlocking Circles
Added the Mastercard Premium Brand Marks section and the Standards announced in the <i>Global Operations Bulletin No. 1</i> , 4 January 2016, "Introducing the MasterCard Premium Brand Mark-Chip Card Option"	Mastercard Premium Brand Mark
Moved the Image Area Guidelines section from Chapter 16, Card Customization, and renamed to Prohibited Background Images for consolidation.	Prohibited Background Images
Moved the Skins section from Chapter 16, Card Customization, for consolidation.	Skins
Chapter 2 — Mastercard	

Description of Change	Where to Look
Reorganization the chapter into Required, Conditional, Optional, and Prohibited Elements for clarity. Subsections are presented in alphabetical order.	Throughout
Mastercard Brand Mark information has been completely rewritten to accommodate the new Mastercard Brand Mark	Required Elements - Mastercard Brand Mark on Card Front
	Required Elements - Mastercard Global Hologram or Mastercard HoloMag
Added the Program Identifiers section and a link to a downloadable table of all identifiers by Program Code. This section and table replaces all of the individual card design pdfs.	Required Elements - Program Identifiers
Updated the Mastercard Signature Panel to accommodate the redesigned Mastercard Signature Panel.	Required Elements - Mastercard Signature Panel
Integrated the information from the Category Identification section to the Program Identifiers table	Required Elements - Program Identifiers
Corrected the French translations of the Licensee Acknowledgement Statement	Conditional Elements - Licensee Acknowledgement Statement - French
Added Mastercard Brand Mark on Card Back section to accommodate the new Mastercard Brand Mark and for clarification.	Conditional Elements - Mastercard Brand Mark on Card Back
Added the Mastercard Premium Brand Mark section	Conditional Elements - Mastercard Premium Brand Marks
Moved the Multi-Account Chip Card section from Chapter 16, Multi-Account Chip Card, for clarity and updated to accommodate the new Mastercard Brand Mark	Conditional Elements - Multi-Account Chip Card
Added information on the MasterCard Priceless mark.	Optional Elements - Mastercard Priceless
Added the Standards announced in the <i>Europe Region Operations Bulletin No. 2, 1 February 2016, "Revised Card Design Standards for Co-Badged Cards Issued in Europe"</i>	Variations by Region - Europe Region - European Union
Chapter 3 — Debit Mastercard	
Moved and simplified the list of Debit Mastercard countries	Overview

Description of Change	Where to Look
Updated the list of Debit Mastercard countries as announced in the following bulletins:	Overview
<ul style="list-style-type: none"> • <i>Europe Region Operations Bulletin No. 11, 2 November 2015, "Introduction of Debit Mastercard in Cyprus"</i> • <i>Europe Region Operations Bulletin No. 4, 1 April 2016, "Introduction of Debit Mastercard in Israel"</i> • <i>Europe Region Operations Bulletin No. 5, 11 August 2016, "Introduction of Debit Mastercard with Country-Wide Variance for Issuers"</i> • <i>Europe Region Operations Bulletin No. 9, 1 September 2016, "Introduction of Debit Mastercard in San Marino"</i> 	
Updated the Debit Identifier information	Debit Identifier or Debit Mastercard Hologram
Added the Standards announced in the <i>Europe Region Operations Bulletin No. 2, 1 February 2016, "Revised Card Design Standards for Co-Badged Cards Issued in Europe"</i>	Variations by Region - Europe Region - European Union
Chapter 5 — Maestro	
Added the Standards announced in the <i>Europe Region Operations Bulletin No. 2, 1 February 2016, "Revised Card Design Standards for Co-Badged Cards Issued in Europe"</i>	Variations by Region - Europe Region - European Union

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Chapter 1 General Information

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Overview

This manual is designed to provide issuers and certified vendors with a comprehensive, easy-to-use compilation of design and manufacturing Standards for Mastercard products and card programs. From the publication date of this document forward, the Standards in this manual supersede previously published card design and manufacturing Standards.

Accessing Forms on Mastercard Connect

To access Forms, follow these steps.

Accessing Forms

Step	Action
1.	Navigate to www.mastercardconnect.com .
2.	Enter your User ID and PIN/SecurID , or Password to log in.
3.	From the menu located across the top of the screen, click on Library .
4.	From the menu, click Forms .
5.	Scroll through the list to locate the applicable form, and then click the corresponding icon to open. <ul style="list-style-type: none">• Card Order Request (Form 0488)• ICA/BIN Request—Asia/Pacific Region (Form 658a)• ICA/BIN Request—Canada Region (Form 658b)• ICA/BIN Request—Europe Region (Form 658c)• ICA/BIN Request—Latin America/Caribbean Region (Form 658d)• ICA/BIN Request—Middle East/Africa Region (Form 658e)• ICA/BIN Request—United States Region (Form 658f)

Accessing Mastercard Certified Artwork on Mastercard Connect

Mastercard provides certified artwork in the Adobe Illustrator (.ai) file format. To access Mastercard Certified Artwork, follow these steps:

Accessing MasterCard Certified Artwork

Step	Action
1.	Navigate to www.mastercardconnect.com .
2.	Enter your User ID and PIN/SecurID , or Password to log in.
3.	From the menu located across the top of the screen, click on Library , and then, depending on your role and access rights, click one of the following: <ul style="list-style-type: none">• Publications, then select the Card Design category• Vendor Publications, then select the Card Design category• GVCP Publications• Card Design Publications
4.	Click on Card Artwork

Background Design

The background design is at the issuer's discretion; however, the following applies:

- The requirements in the Prohibited Background Images section earlier in this chapter apply
- Within the Latin America and Caribbean region, no more than 15% of the overall card front may be 100% black (not including the MasterCard Brand Mark, MasterCard Premium Brand Mark, the chip and the account information). MasterCard Black and World Elite MasterCard card programs are the only exception to this rule.
- In all regions, use of the words **World** or **World Elite** in any language is prohibited. World MasterCard and World Elite MasterCard card programs are the only exception to this rule.
- In all regions, the combination of the words **MasterCard Black** and the MasterCard Premium Brand Mark and more than 15% of the overall card front in 100% black (not including the MasterCard Brand Mark, MasterCard Premium Brand Mark, the chip and the account information) is prohibited. MasterCard Black and World Elite MasterCard card programs are the only exception to this rule.

The background image and the Brand Mark must be printed either:

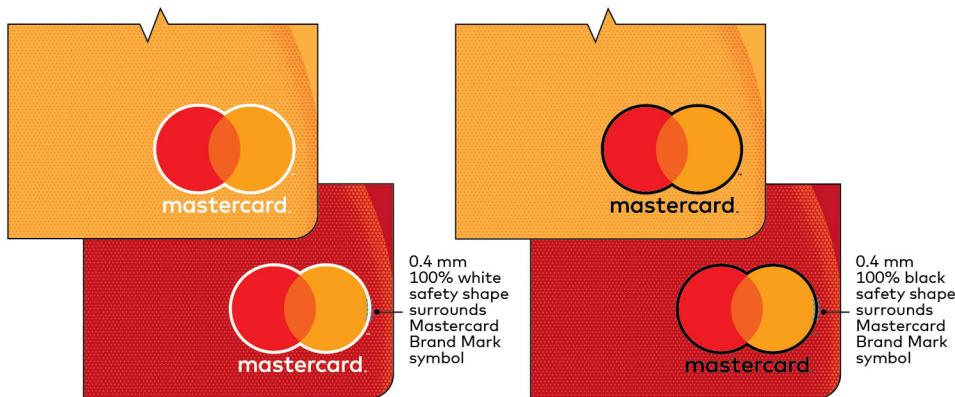
- At the same time, under the laminate
- The Brand Mark is printed first, under the laminate, and at a later time the background is printed. This option is often referred to as "Card Customization" or "Print on Demand", standards included in the Card Customization/Print on Demand section later in this chapter apply.

Brand Mark Contrast

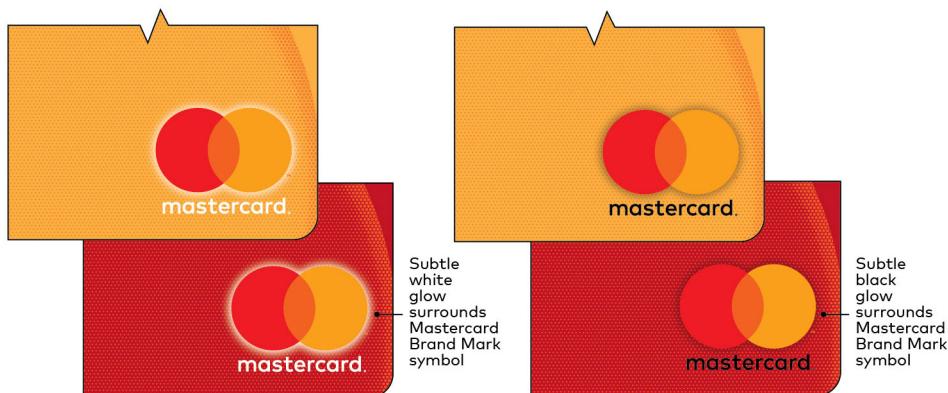
When the background does not provide sufficient contrast or otherwise visually interferes with the Brand Mark, one of the following treatments must be used:

- Binocular
- Black shadow or white glow

Binocular Treatment



Black Shadow and White Glow



Additional treatments may be used, subject to Mastercard approval. Send a pdf of the treatment in an email to ask.brand.manager@mastercard.com

Card Customization/Print on Demand

A card printed under a Card Customization/Print On Demand program is a card manufactured with the MasterCard or Maestro Brand Mark, Safety Shape, on a white background; this is the image for Mastercard review. A background design, selected by the

issuer or cardholder, is added during personalization. A card printed in this manner must comply with the Standards described throughout this manual.

Card Customization/Print On Demand printing requires the use of "tab" safety shape artwork to ensure proper alignment with the Mastercard or Maestro Brand Mark. Certified card manufacturers must use the tab safety shape artwork provided by Mastercard. Additional safety shapes may be used, subject to Mastercard approval. Send a pdf of the safety shape in an email to ask.brand.manager@mastercard.com.

Example of Incorrect Printing of the Brand Mark and Background



Card Customization/Print on Demand is prohibited with a MasterCard Black card, a World Elite MasterCard card, or any card containing the Mastercard Premium Brand Mark.

The maximum number of cards that can bear the same image is five (5) card for personal use and twenty-five (25) for commercial use.

The issuer is solely responsible for its Card Customization/Print on Demand program; including, without limitation, responsibility for:

- The approval of any background images, including responsibility for any third party vendors contracted by the issuer to review the background images and the approval of such images by such third party
- Ensuring that background images comply with:
 - The prohibited subject matter guidelines described in the Prohibited Background Images section earlier in this chapter.
 - All applicable laws and regulations as well as any third party rights that may exist with respect to the background images and card customization/print on demand process selected by the issuer.
- Card Customization/Print On Demand equipment may only reside at the physical location of a Mastercard certified vendor, issuer bank location, or an acceptable location determined by the issuer in connection with an Instant Card Issuance program. The printing of background images on Mastercard or Maestro branded cards may not take place with a third party vendor that is not Mastercard certified.
- The issuer must arrange for its card manufacturer to submit, via the Card Design Review Process in Mastercard Connect, a white card proof for each program type design, bearing a Mastercard approved safety shape.
- Product identifiers (such as: "Platinum", "World", "Business") must be printed during personalization and in accordance with product card design specifications.
- All card design images printed using the digital or thermal print process must bear a protective overlay to provide a level of protection over the printed image. Stringent quality control practices must be implemented to ensure that any protective overlay applied on the

card does not diminish nor negatively impact the visual quality of the Mastercard or Maestro hologram.

Step 1

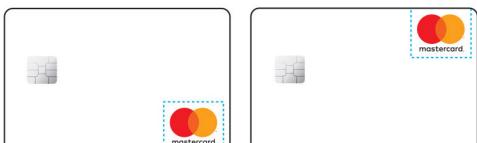
The first step is to print the Brand Mark in one of the locations and safety shapes shown below.

Black Safety Shape in the Top and Bottom Position on Horizontal Card



White Safety Shape in the Top and Bottom Position on Horizontal Card

NOTE: The blue dotted line is included only to show the dimensions of the tab and is not printed on a card.

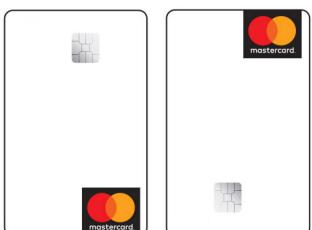


Black and White Safety Shape in the Right Position on Horizontal Card

NOTE: The blue dotted line is included only to show the dimensions of the tab and is not printed on a card.

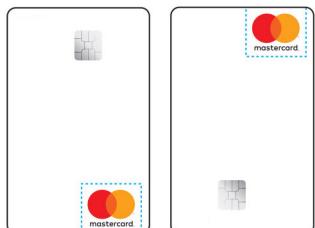


Black Safety Shape in the Top and Bottom Position on Vertical Card



White Safety Shape in the Top and Bottom Position on Vertical Card

NOTE: The blue dotted line is included only to show the dimensions of the tab and is not printed on a card.



Black and White Safety Shape in the Right Position on Vertical Card

NOTE: The blue dotted line is included only to show the dimensions of the tab and is not printed on a card.



Step 2

The second step is to print the background image and, when applicable, the Debit Identifier. When the Debit Identifier is required on the card front, the Debit Identifier must be printed in the exact location shown in the below images.

Black Safety Shape in the Top and Bottom Position on a Horizontal Card



White Safety Shape in the Top and Bottom Position on a Horizontal Card



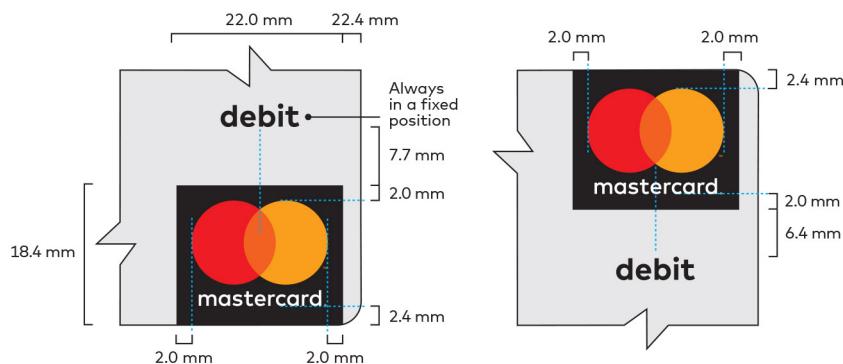
Black and White Safety Shape in the Right Position on a Horizontal Card



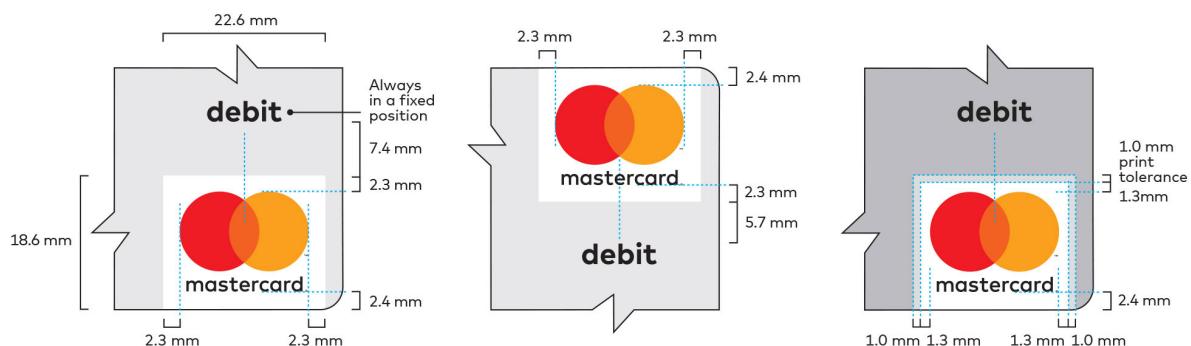
Measurements

Safety shape and Debit Identifier measurements are shown in the below images.

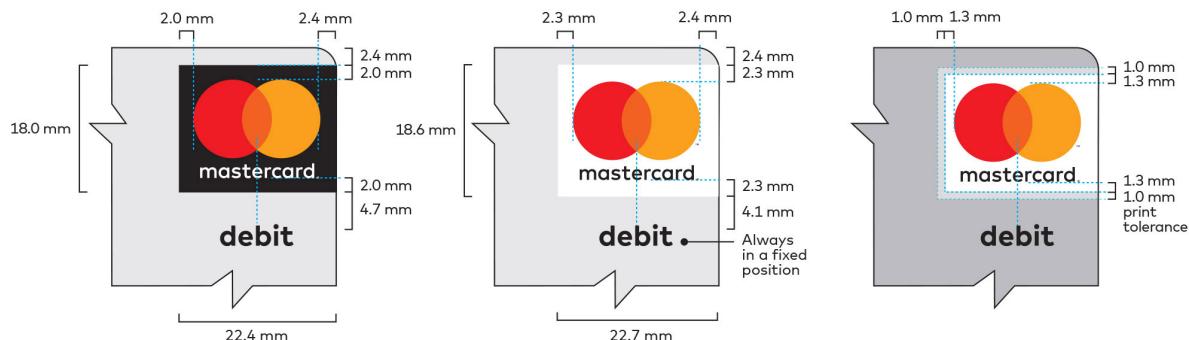
Black Safety Shape in the Top and Bottom Position on Horizontal and Vertical Cards



White Safety Shape in the Top and Bottom Position on a Horizontal Card



Black and White Safety Shape in the Right Position on Horizontal and Vertical Cards



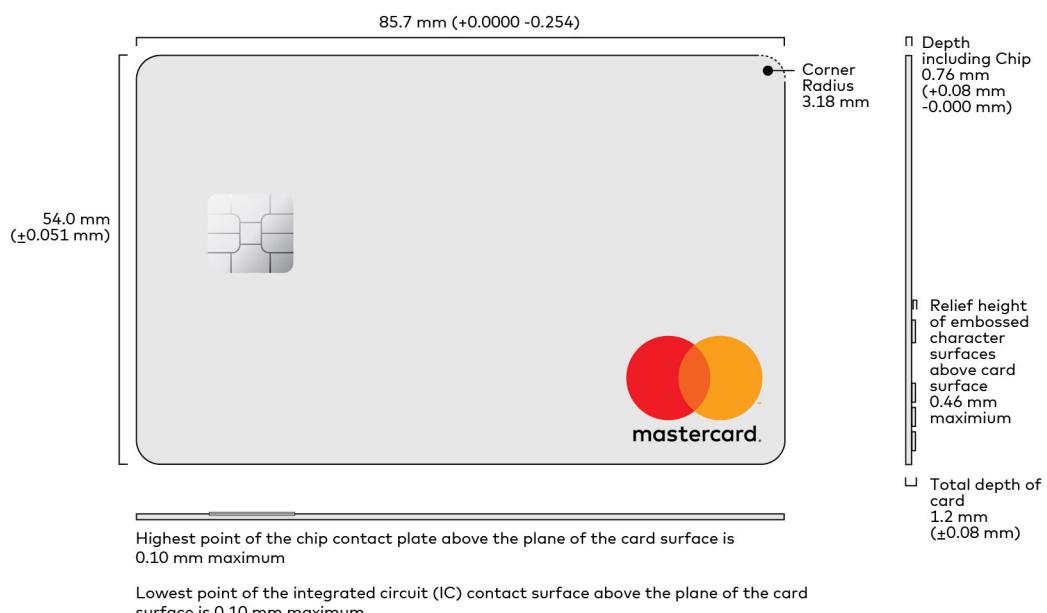
Example of Incorrect Tolerances



Card Dimensions

Card dimensions must conform to ISO/IEC 7810 (Identification cards - Physical characteristics). The placement of a chip on a card must conform to ISO/IEC 7816 (Identification cards - Integrated circuit cards).

The dimensions in the below figure are provided solely for illustrative purposes.



Card Material, Construction, and Feature Specifications

Cards must be constructed of laminated PVC that meets the applicable International Organization for Standardization (ISO)/International Electrotechnical Commission (IEC) specifications. Cards may contain a chip that meets the applicable EMV and/or contactless specifications.

Alternative materials, constructions, and characteristics may be acceptable for use if the card can be shown to meet quality, reliability, and durability requirements of ISO/IEC and Mastercard. Examples of alternative elements include, but are not limited to; PET-G; metals (gold, silver, etc.); gems (pearls, diamonds, etc.); embedded circuitry and electronics (buttons, displays, buzzers, etc.); and alternate dimensions, shapes, or tactile elements (Braille and other methods to support visually impaired cardholders).

Certified card manufacturers seeking to demonstrate that their alternative elements are acceptable must contact the Card Structure and Integrity (CSI) team at csi_security@mastercard.com to begin the review process. Information on the CSI Program can be found in the *Card Structure and Integrity Program—Program Manual*.

Issuers must ensure that any card containing an alternative element has been granted a CSI Notification Letter before submitting the card for approval to Card Design Management or any applicable other Mastercard approval program.

An issuer seeking confirmation of a CSI Notification Letter may send an e-mail message to CSI at csi_security@mastercard.com.

Cardholder Photograph

A photograph of the cardholder may be present on a card. Size and location is at the issuer's discretion; however, these elements must not obscure any required design element.

Certified Vendors List

Each month in the *Global Security Bulletin*, Mastercard publishes a list of vendors certified as meeting the requirements for card production services. The current month's list of certified vendors supersedes all previously published Mastercard lists.

Contact Us

Card Design

Europe Region

Mastercard Europe

Card Design Management

Chaussee de Tervuren 198A

Waterloo B-1410

Belgium

E-mail: card_design_europe@mastercard.com

All Other Regions

Mastercard

Franchise Development/Licensing

2000 Purchase Street

Purchase New York 10577

United States of America

Fax: 1-914-249-4499

E-mail:

- Asia/Pacific

licensing-ap@mastercard.com

- Europe

licensing-europe@mastercard.com

- Latin America/Caribbean:

licensing-lac@mastercard.com

- Middle East/Africa

licensing-meaf@mastercard.com

- North America

licensing-ny@mastercard.com

Card Materials

E-mail: csm_security@mastercard.com

Display Card

E-mail: displaycard@mastercard.com

Hologram Products

E-mail: holograms@mastercard.com

Global Vendor Certification Program (GVCP)

E-mail: gvcp_helpdesk@mastercard.com

Mastercard Legal
Department

E-mail: trademarks@mastercard.com

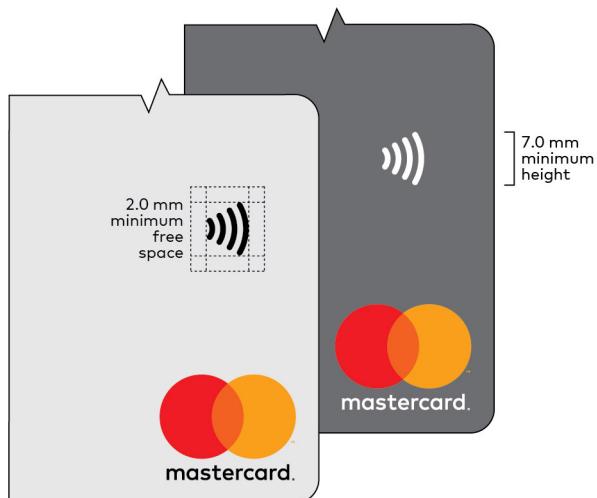
Contactless Indicator

The Contactless Indicator was developed by EMVCo to create a global symbol for Near Field Communication (NFC) technology. The Contactless Indicator is comprised of four custom-designed semicircles, graduated from the smallest to the largest in size.

The Contactless Indicator may be present on the card front or back; Mastercard recommends that the Contactless Indicator appears on the card front.

When present on a card, the Contactless Indicator must:

- Be reproduced using artwork provided by Mastercard. The artwork must not be altered. Mastercard issuers are not required to execute the EMVCo licensing agreement for use of the Contactless Indicator. The Mastercard License is sufficient
- Appear in a solid color that clearly contrasts with the background
- Be printed under the laminate or printed using an unembossed method
- Be a minimum height of 7.0 mm
- Maintain a minimum of 2.0 mm of free space from any other element



Hologram Products

Hologram products include:

- Mastercard Global Hologram
- Debit Mastercard Hologram
- Mastercard HoloMag™¹

- Maestro Hologram

Mastercard Global Hologram

There are two Mastercard Global Holograms:

- Mastercard Global Hologram—Silver
- Mastercard Global Hologram—Gold

Mastercard Global Hologram—Silver

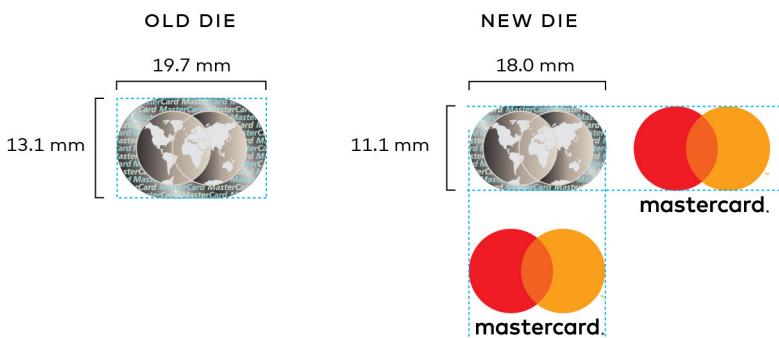


Mastercard Global Hologram—Gold



A die is used to reduce the size of the Mastercard Global Hologram.

Measurements



Debit Mastercard Hologram

There are two Debit Mastercard Holograms:

- Debit Mastercard Hologram—Silver
- Debit Mastercard Hologram—Copper.

Debit Mastercard Hologram—Silver



¹ HoloMag® is a registered trademark of OpSec Security Incorporated

Debit Mastercard Hologram—Copper



A die is used to reduce the size of the Mastercard Global Hologram.

Measurements



Mastercard HoloMag™

Two Mastercard HoloMag™ tapes are manufactured:

- 2 Track
- 3 Track

HoloMag 2 Track

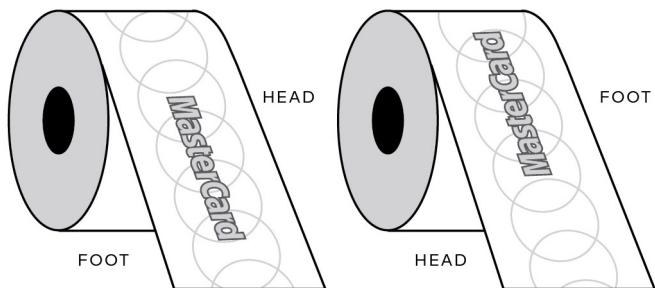


HoloMag 3 Track



Each Mastercard HoloMag reel is 4,000 feet in length and is sold in full reels. Mastercard HoloMag is available in LCP3 and LCP4.

Mastercard HoloMag Reel



Mastercard HoloMag

Product Name	Part Number	Label Copy Position
HoloMag 2 Track	30169564	3
HoloMag 2 Track	30169563	4
HoloMag 3 Track	30169566	3
HoloMag 3 Track	30169565	4

Maestro Hologram

There is one Maestro Hologram.

Maestro Hologram



Product Name	Part Number	Label Copy Position
Maestro Hologram—Silver	30169936	Dual 1/2

Ordering

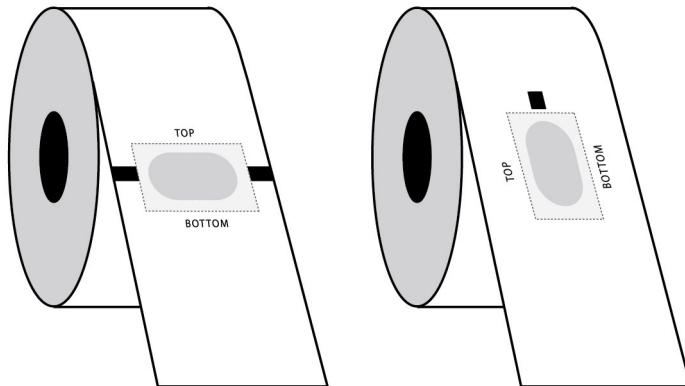
Card manufacturers may purchase hologram products only upon completion of the Global Vendor Certification Program (GVCP) for card manufacturing services.

Hologram orders are submitted to Mastercard using the Hologram Ordering OnLine system available on Mastercard Connect®. The Mastercard Hologram Program Administrator will provide detailed instructions to card manufacturers upon certification completion.

Holograms are manufactured in various Label Copy Positions (LCP) to accommodate horizontal and vertical card orientations during the hot stamping process. The Mastercard

Global Hologram—Silver, Mastercard Global Hologram—Gold, and Debit Mastercard Hologram—Copper foils are available in dual registration, consolidating LCP1 and LCP2 formats within one product. Each hologram reel contains 20,000 images and is sold in full reels.

Copy Position Dual 1/2 and Copy Position 4



Mastercard Global Hologram

Product Name	Part Number	Label Copy Position
Global Mastercard Hologram—Silver	30170010	Dual 1/2
Global Mastercard Hologram—Gold	30169886	Dual 1/2

Debit Mastercard Hologram

Product Name	Part Number	Label Copy Position
Debit Mastercard Hologram—Silver	30169997	Dual 1/2
Debit Mastercard Hologram—Copper	30170016	Dual 1/2

Shipping

Mastercard arranges for all hologram orders to be shipped via Mastercard approved secured courier. Delivery times and prices vary depending on the quantity of the order and the location of a certified card manufacturer's facility. Mastercard schedules the hologram order based upon the certified card manufacturer's full pre-payment of an order. U.S. deliveries typically require 1–3 business days; deliveries outside of the U.S. require 5–10 business days. However, Mastercard cannot guarantee these dates and as such, cannot be held liable for any

manufacturing delays or losses resulting from unforeseen circumstances, such as customs issues, inclement weather or other situations.

Quality Assurance

Mastercard will guarantee the quality and life of a hologram product for a period of twelve months from the date that the certified card manufacturer receives the reel. All hologram products must be stored in accordance with the Foil Specifications supplied by the manufacturer. If any part of a reel is rejected during card production or a quality defect has been identified, the certified card manufacturer must complete a **Return Request** form in the Hologram Ordering OnLine System. Mastercard will not accept any claims for defective material after the 12-month warranty period has expired.

Interlocking Circles

Interlocking circles, spheres, globes or any other similar graphic elements appearing on a card require additional Mastercard approval. Mastercard reserves the right to reject such graphic elements.

Mastercard Premium Brand Mark

Mastercard Premium Brand Mark (within clear carrier) must be stamped on the card front. Background design of card front shows through clear carrier; however, sufficient contrast must be maintained between background design and the Premium Brand Mark. Premium Brand Marks must be ordered directly through Mastercard. Contact holograms@mastercard.com for details.

Mastercard Premium Brand Mark



Ordering

Card manufacturers may purchase Mastercard Premium Brand Mark hologram products only upon completing the Mastercard qualification process and satisfactorily meeting specification requirements.

Mastercard Premium Brand Mark orders are submitted to Mastercard using the Mastercard Premium Brand Mark Ordering system available on Mastercard Connect®. The Mastercard Hologram Product Manager will provide detailed instructions to card manufacturers upon achieving qualification.

Additional Information

For additional information regarding the Mastercard Premium Brand Mark ordering policy and procedures, including payments, card proof approvals, and shipping requirements, please contact the Mastercard Hologram Product Team via e-mail at: holograms@mastercard.com

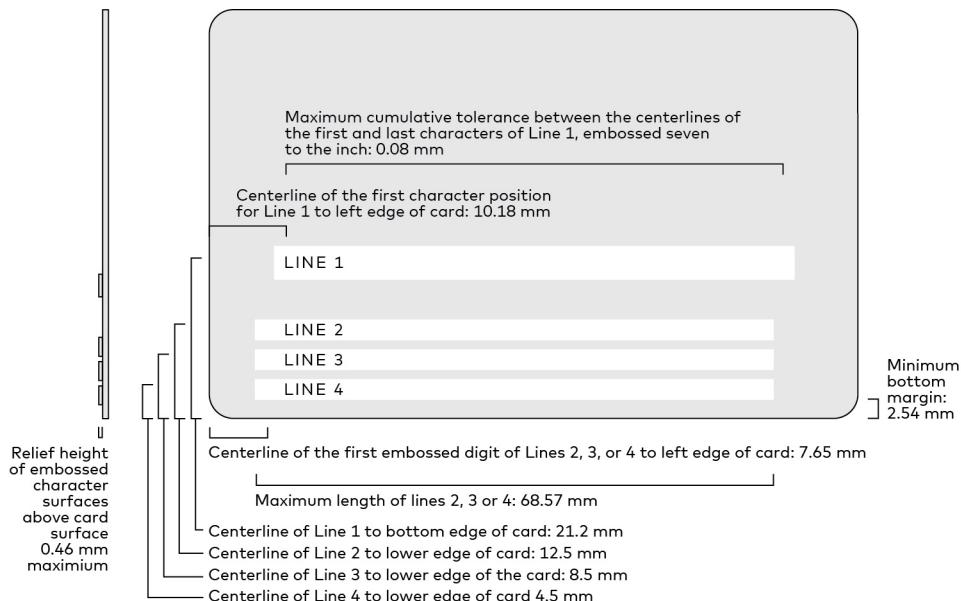
Personalization Techniques

The following sections include the specifications for both embossed and unembossed personalization techniques.

Embossing Specifications

When present, embossing must only be present on the card front.

Account Information Area Embossing Specifications—Side View and Front View



Embossed logos, text (for example, program names), or other graphic elements that are not part of an overall background design must not be placed within 4.0 mm of the Brand Mark. The exception is the last four digits of the embossed PAN which must not be placed within 2.5 mm of the Brand Mark..



Mylar tipping of embossed elements is at the issuer's discretion.

Use of embossed security characters is at the issuer's discretion and if used, must be separated from other embossed characters by 4.0 mm.

Unembossed Specifications

NOTE:

Mastercard offers the Mastercard Unembossed card program, and also allows all card programs to use the unembossed personalization technique.

Mastercard Unembossed (with an uppercase "U") was launched in 2004 as a card program using specific product codes.

The unembossed personalization technique is the printing of account information using flat characters. Unembossed personalization is an option available to all Mastercard card programs.

The following unembossed methods may be used:

- Thermal printing (also known as ultragraphic printing) with a clear protective overlay.
- Indent printing through the laminate. Indent printing must be of sufficient depth to ensure a durable print, but must not deboss through the card front.
- Laser printing through the laminate.
- Drop on demand printing.

When using a clear protective overlay, the overlay must not be placed over the hologram or if present, the chip.

The order of unembossed account information is at the issuer's discretion; however, when present, the first four digits of the Bank Identification Number (BIN)/Primary Account Number (PAN) must appear as specified in the First Four Digits of the BIN/PAN section in Chapter 2-Mastercard.

Unembossed account information must be located a minimum of:

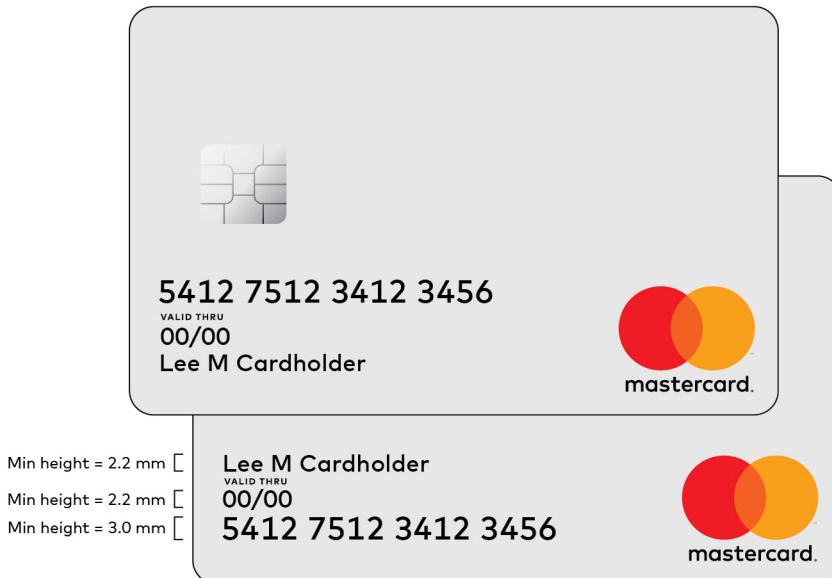
- 3.0 mm away from the card edge
- 4.0 mm away from the Mastercard Brand Mark

The size of the PAN is at the issuer's discretion; however, the minimum height is 3.0 mm.

The size of the valid date (if used), the expiration date, and the cardholder name is at the issuer's discretion; however, the minimum height is 2.2 mm. The cardholder name may be uppercase, lowercase, or mixed case.

The font of the unembossed account information is at the issuer's discretion; however, a sans serif font is recommended. The color of the unembossed account information is at the issuer's discretion. The font, color, and printing technique should be consistent for all elements of the account information.

Arrangement and Height Requirements for Unembossed Account Information



Prohibited Background Images

Prohibited background images include but are not limited to:

- Sexual subject matter of any nature
- Political subject matter of any nature
- Offensive racial/prejudicial subject matter of any nature
- Offensive religious subject matter of any nature
- Advertising of any nature²
- Self-promotion of any nature (e.g., personal business card)

² The foregoing shall not apply to the use of any company image, copyrighted material, branded products/services, including abbreviations, acronyms and/or symbols of any nature, trademarks, personalities or names to the extent legally owned by or licensed to the cardholder.

- Copyrighted material of any nature²
- Branded products/services, including abbreviations, acronyms, and/or symbols of any nature²
- Solicitations, including telephone numbers or services of any nature (e.g., 900 or 800 numbers)
- Celebrities/musicians/athletes/entertainers/public figures, etc., of any nature²
- Affiliation with groups that are determined to be of a “socially unacceptable” nature, including scenes, names, or symbols
- Subject matter of any nature that might result in card acceptance confusion by merchants
- Subject matter of any nature that might result in card fraud
- Any graphic design element that might reflect poorly or might engender hostility toward or derision of all or any of the Mastercard family of brands

Mastercard reserves the right to modify, interpret, or vary from these guidelines at its sole discretion.

Reference Devices

Remote Transaction (Virtual) Account—reference devices related to virtual card Remote Transaction Account programs require Franchise Development/Licensing review. To submit the color image of the reference device for review, include the color image in an e-mail to the Franchise Development/Licensing team in your region. Refer to the Contact Us section at the end of this chapter for the e-mail addresses.

Related Information

Depending on your role in the card manufacturing process, you may need access to one or more of the following:

- Mastercard Connect® at www.mastercardconnect.com
 - Card Design Publications
 - Forms
 - GVCP Publications
 - Hologram Ordering OnLine System
 - Mastercard Bulletins
 - Publications
 - Submit a Card Design Request
 - Vendor Publications
- *Mastercard Color Standards for Cards*
Available upon e-mail request to mcfulfillment@indoxservices.com
- *Maestro Color Standards for Cards*
Available upon e-mail request to mcfulfillment@indoxservices.com

- *Cirrus Color Standards for Cards*

Available upon e-mail request to mcfulfillment@indoxservices.com

- ISO/IEC Standards

All Mastercard Worldwide card products must adhere to the following International Organization for Standardization (ISO)/International Electrotechnical Commission (IEC) standards, as applicable, and not limited to:

- 7810—Identification cards—Physical characteristics
- 7811—Identification cards—Recording technique
- 7813—Information Technology—Identification cards—Financial transaction cards
- 7816—Identification cards—Integrated circuit cards
- 10373—Identification cards—Test methods

10373-1—Identification cards—Test methods—Part 1: General characteristics

10373-2—Identification cards—Test methods—Part 2: Cards with magnetic stripes

10373-3—Identification cards—Test methods—Part 3: Integrated circuit cards with contacts and related interface devices

- EMV Integrated Circuit Card Specifications for Payment Systems Book 1 Application Independent ICC to Terminal Interface Requirements

Review Process

Any card design bearing a Mastercard, Maestro, Cirrus, MasterCard Electronic Brand Mark must be reviewed by Card Design Management (CDM) prior to manufacturing. This section defines the card design review process.

Issuer Procedures

To initiate the card design review process, an issuer must select a certified card manufacturer to produce a card bearing a Mastercard, Maestro, Cirrus, or MasterCard Electronic Brand Mark. Only a licensed issuer may initiate the process.

The issuer must provide the selected certified card manufacturer with the **Card Order Request** form available through Forms on MasterCard Connect®. For instructions about accessing Forms, refer to the Accessing Forms on Mastercard Connect section earlier in this chapter.

Alternatively, the issuer may create an equivalent form that captures all of the information contained within the **Card Order Request** form.

Manufacturer Procedures

Upon receiving the **Card Order Request** form, or equivalent, from an issuer, the certified card manufacturer produces and submits a pdf file containing a color image of the card front and back through Mastercard Connect® > Applications > Submit a Card Design Request > New Request. The card manufacturer must submit a pdf file for each new card design.

The color image of the card front and back must show the:

- Actual size and color for each element of the card.
- Applicable Brand Mark (for example: Mastercard, Maestro, Cirrus, Mastercard Premium Brand Mark). The Brand Mark must be reproduced using the artwork provided by Mastercard. Refer to the Accessing Mastercard Certified Artwork on Mastercard Connect section earlier in this chapter.
- Hologram product that will be present on the card. The hologram product must be reproduced using the artwork provided by Mastercard. Refer to the Accessing Mastercard Certified Artwork on Mastercard Connect section earlier in this chapter.
- Card Source Identification information
- Magnetic stripe or, if applicable, the Mastercard HoloMag™
- Signature panel, or, if applicable, the Mastercard Signature Panel
- Actual size and location of the Card Validation Code (CVC) 2 box.
- Actual size and location of the chip and antenna (if applicable). Typically these elements are represented by a graphic or an outline.

Card Design Management (CDM) will either release the design for printing or specify that modifications must be made. If CDM requires modifications, the card manufacturer must submit a revised color proof via the **Resubmit** function.

Mastercard reserves the right to request card samples for review. Requests for card samples will be communicated directly to the card manufacturer through the Submit a Card Design Request application. Cards sent to Mastercard must be clearly voided by scratching the magnetic stripe to such a degree that the magnetic stripe is unreadable and printing **VOID** in the signature panel.

Reprint

The **Reprint** function should be used when a proof released by Card Design Management (CDM) within the last 24 months is being printed again.

A **Reprint** is defined as:

- An exact reproduction of a proof originally supplied by the same vendor, and released by CDM within the prior 24-month period.
- The card order submission must contain the updated **Date of Order** and **Job Number**.
- **Any other change to the proof will require the order to be submitted as a new order.**

For detailed information on the **Reprint** function go to Mastercard Connect™ > Support > Help > Application Help > Card Design > Submit a card design reprint

Signature Panel

Card manufacturers may purchase signature panels only upon completion of the GVCP for card manufacturing services.

To become a signature panel supplier, send an e-mail message to
csci_security@mastercard.com.

Signature Panel Suppliers—Mastercard

The Mastercard Signature Panel is only available from:

Leonhard Kurz GmbH

Address: Schwabacher Strasse 482
 D-90673 Fürth Germany

Telephone: +49 911 71 41-0
Fax: +49 911 71 41-357
Web Address: www.kurz.de

CFC International, Inc.

Address: 500 State Street
 Chicago Heights IL 60411 United States

Telephone: +1-708-891-3456
Fax: +1-708-758-5989
Web Address: www.cfcintl.com

Signature Panel Supplier—Maestro

The Maestro Signature Panel is only available from:

Leonhard Kurz GmbH

Address: Schwabacher Strasse 482
 D-90673 Fürth Germany

Telephone: +49 911 71 41-0
Fax: +49 911 71 41-357
Web Address: www.kurz.de

Skins

A skin is an issuer-provided removable edge-to-edge adhesive film that the cardholder may apply to the front of specially constructed cards. The purpose of the skin is to provide cardholders with a flexible method to change a card's artwork after issuance. A skin is designed in such a way to change the visual appearance of the card without changing its operability.

The issuer is solely responsible for its skin program including, without limitation:

- Durability of the card after the skin is applied and any side effects associated with skin wear
- Ensuring the card, the skin, and the combination card/skin meet the requirements detailed in the *Card Customization—Removable Skins Requirements for Card Vendors and Skin Suppliers* manual.

A skin program includes:

- An ISO-compliant card
- A skin

The card must be ISO-compliant both by itself and with the skin applied. Refer to the Card Material, Construction, and Feature Specifications section earlier in this chapter.

The skin must include cutout windows designed in such a way to ensure that each window maintains a distance of at least 1.0 mm from the following required elements:

- Mastercard Brand Mark, Maestro Brand Mark, Cirrus Brand Mark, as applicable
- When present on the card front, the Mastercard Global Hologram, Debit Mastercard Hologram, Maestro Hologram
- Account information (the Primary Account Number [PAN], valid date [if present], expiration date, and cardholder name [if present])
- Chip, if present
- Product identifier (for example: GOLD, WORLD)

A skin must be removable and must not leave a residue. Skin images should be color coordinated with the card body and background design. A skin must not be applied to the card back. Skins are prohibited with Mastercard Black® or World Elite™ Mastercard® card programs. Skins are also prohibited on any card containing the Mastercard Premium Brand Mark.

The card manufacturer must be CQM certified. The issuer should procure cards and skins from the same vendor.

Mastercard recommends a skin program be used in conjunction with unembossed cards (also known as flat cards) as the skin may impact the ability of a merchant to obtain a legible manual imprint of an embossed card. The issuer should provide the cardholder with clear instructions to ensure the cardholder correctly applies the skin on the card front. The issuer should advise the cardholder to remove a skin when there are visible signs of wear.

Stickers

The only stickers allowed on a card are:

- Card activation
- Selective authorization disclosure
- Mastercard-approved student identification

Card Activation and Selective Authorization Disclosure Stickers

A card activation sticker and a selective authorization disclosure sticker must be easily removable and leave no residue. The cardholder must be instructed to remove these stickers before the card is used.

A card activation sticker and a selective authorization disclosure sticker must not be placed over the:

- Mastercard, Maestro, or Cirrus Brand Marks
- Hologram product
- Signature panel
- Magnetic stripe
- Chip

A card activation sticker and a selective authorization disclosure sticker must not interfere with the use of the card.

If used, a card activation sticker must clearly direct the cardholder to contact the issuer to activate the card or to review the enclosed material that directs the cardholder to contact the issuer to activate the card. The customer service representative or website activating the card must remind the cardholder to remove the activation sticker for all cards issued to the account number.

Refer to the *Selective Authorization Policy* for a description of the use of selective authorization disclosure stickers.

Mastercard-Approved Student Identification Stickers

The use of student identification stickers is subject to Card Structure and Integrity (CSI) review and approval.

Chapter 2 Mastercard

This chapter describes the core card design requirements for Mastercard cards.

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Overview

This chapter defines each core Mastercard® card design element and indicates whether the element is required, conditional, optional, or prohibited.

Mastercard cards must comply with the Standards identified in Chapter 1, General Information, and this chapter. Where applicable, variations by region and/or country are provided at the end of this chapter in the Variations by Region section.

Required Elements

The following elements are required on all Mastercard® cards.

Mastercard Brand Mark on Card Front

The full-color Mastercard Brand Mark must be present on the card front and must:

Full-Color Mastercard Brand Mark

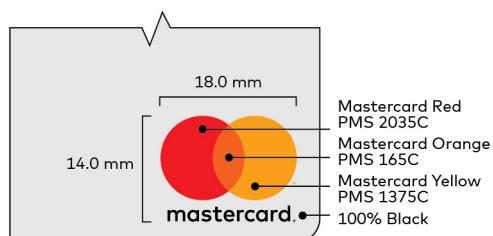


The full-color Mastercard Brand Mark on the card front must:

- Be offset printed under the laminate in the exact size as provided by Mastercard and exact colors as specified. The artwork must not be altered; however, the ® may be replaced with the marking legend specific to the country of issuance, refer to Appendix A-Registration Marks.

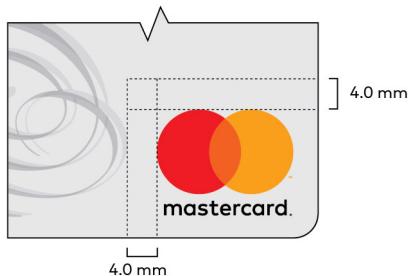
The Mastercard Brand Mark artwork for use on cards must be downloaded from MasterCard Connect. Refer to the Accessing Mastercard Certified Artwork on Mastercard Connect section in Chapter 1-General Information.

Size and Color Requirements



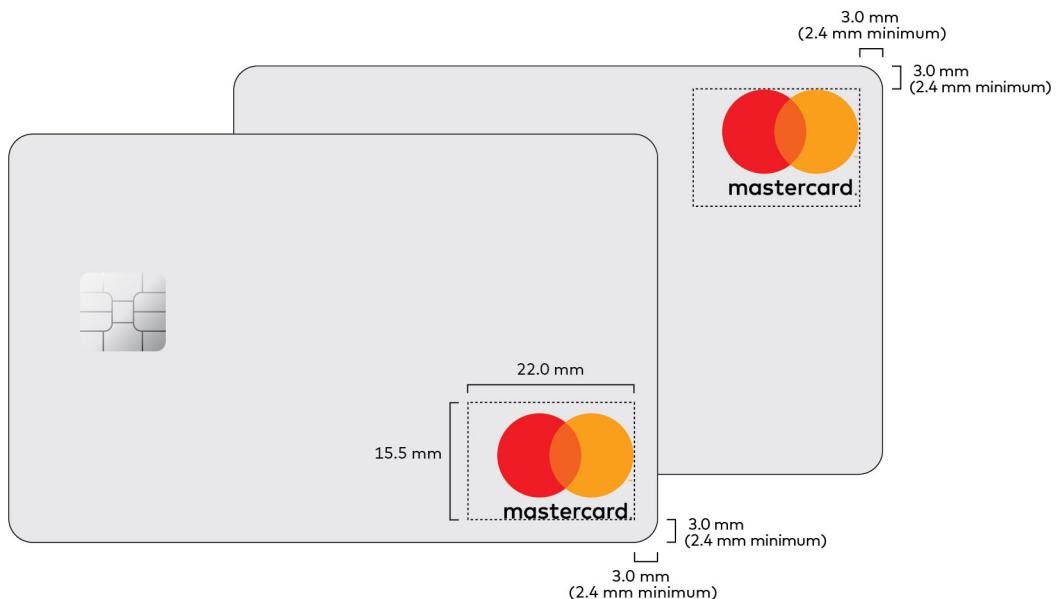
- Be a minimum distance of 4.0 mm from all elements that are not part of an overall background design with the exception of the last four digits of an embossed PAN.

Free Space Requirement

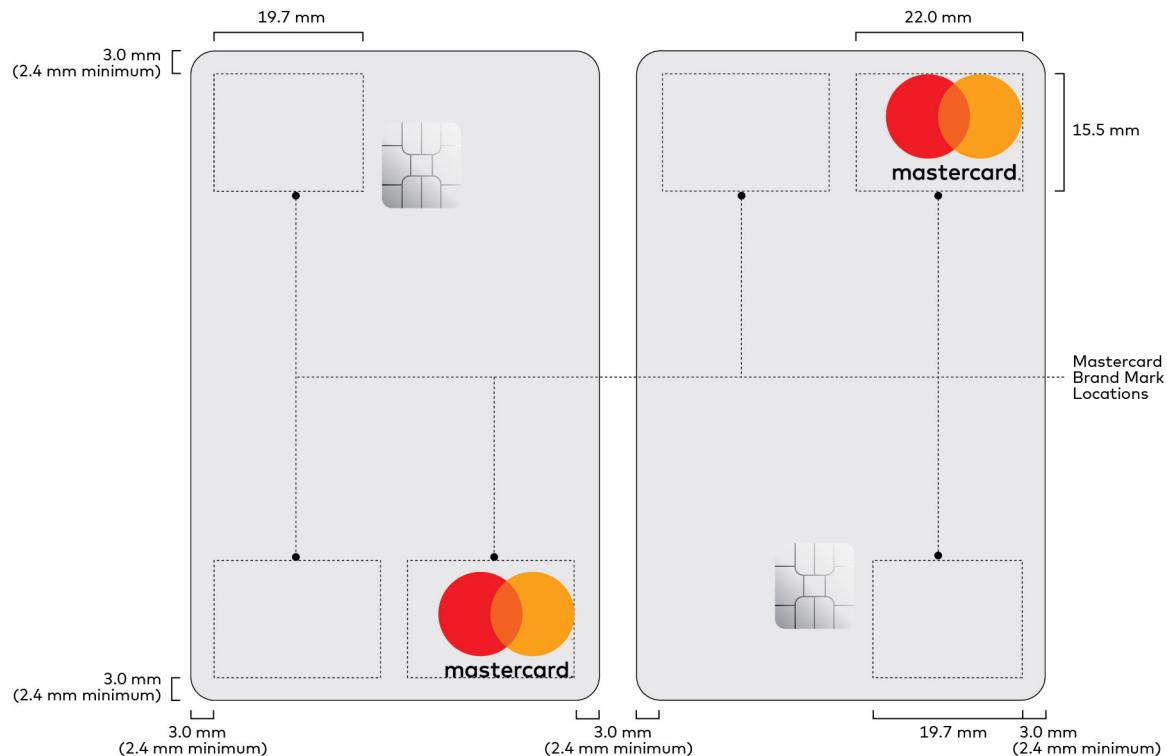


- Clearly contrast with the background artwork. Refer to the Brand Marks Contrast section in Chapter 1-General Information for information on how to ensure sufficient contrast.
- Appear in one of the following locations:

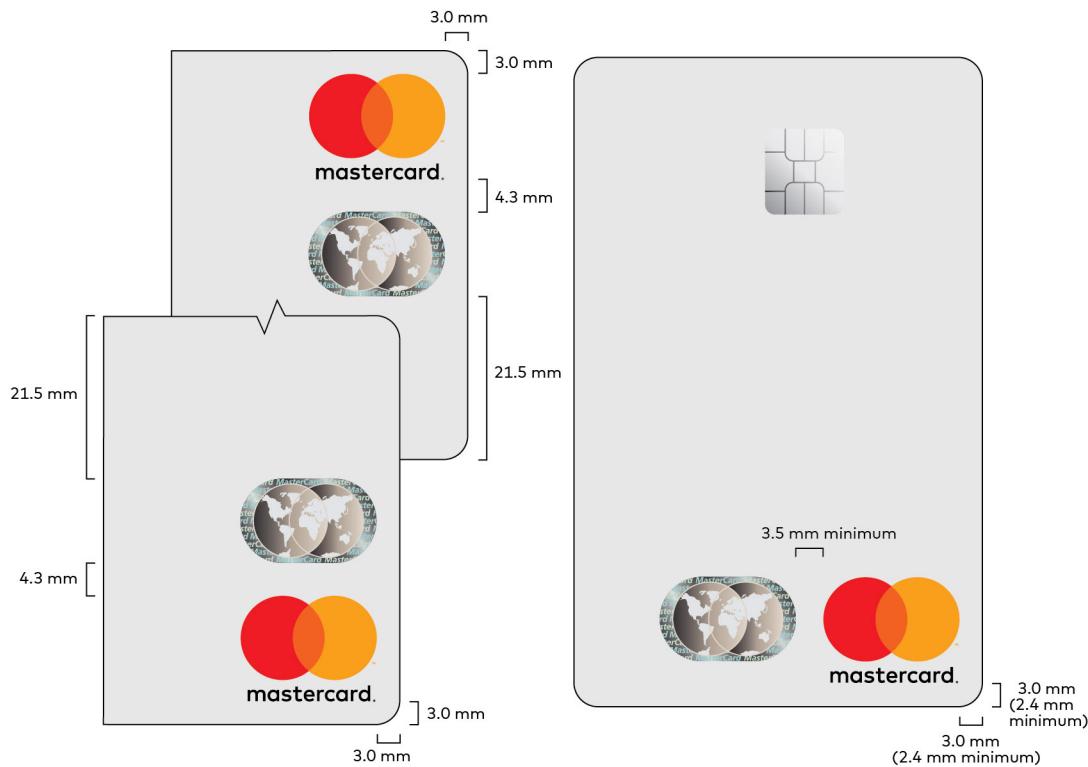
Mastercard Brand Mark Locations on Horizontal Card when MasterCard Global Hologram is Present on Card Back



Mastercard Brand Mark Locations on Vertical Card when MasterCard Global Hologram is Present on Card Back



Mastercard Brand Mark and Mastercard Global Hologram Locations when MasterCard Global Hologram is Present on Card Front



When printing the full-color Mastercard Brand Mark on non-white background or translucent plastic, multiple layers of ultraviolet (UV) white ink must be printed under the Brand Mark such that the Brand Mark appears to have been printed on white plastic.

In addition, when printing on translucent plastic, no imagery from the card back may be visible through the Brand Mark or appear to be touching the Brand Mark.

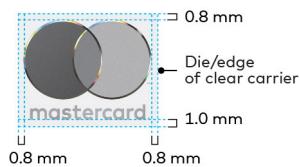
The certified card manufacturer must evaluate the final color of the Brand Mark on cards by a visual comparison with the *Color Standards for MasterCard Cards*. To order free color-matching guides, send an e-mail to the Mastercard Fulfillment Center at mcfulfillment@indoxservices.com with "Color-Matching Guide" in the subject line and include the following information: your name, complete mailing address, telephone number, and the desired quantity of each color-matching guide.

Mastercard Premium Brand Mark

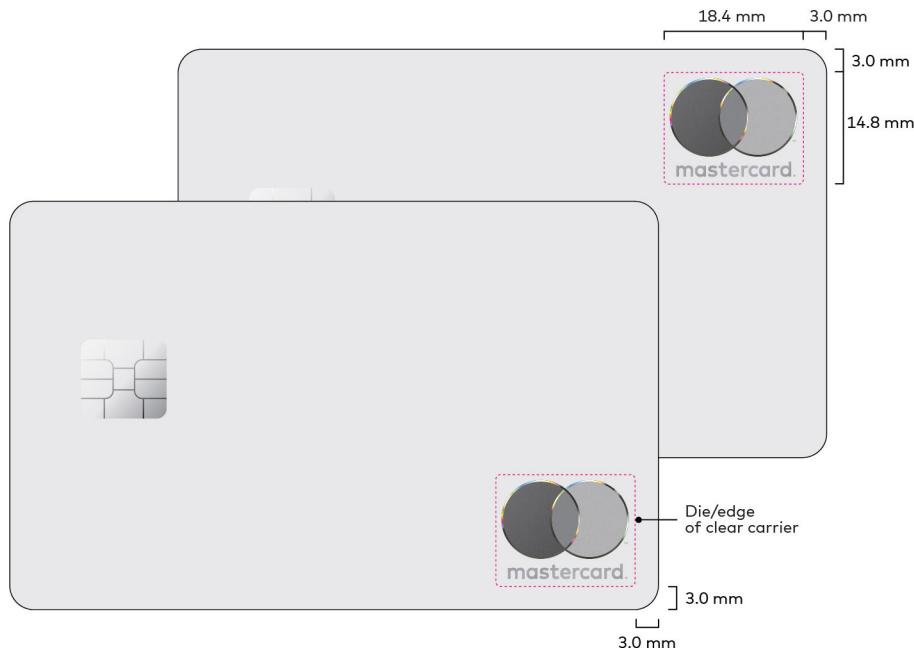
The Mastercard Premium Brand Mark is required on the front of a card (instead of the red and yellow Mastercard Brand Mark) only for card programs as specifically allowed in the Program Identifier section later in this chapter. When required on a card, the Mastercard Premium Brand Mark must be present in one of the following locations.

When the Mastercard Premium Brand Mark is present on the card front, the Global Mastercard Hologram or the Debit Mastercard Hologram are optional.

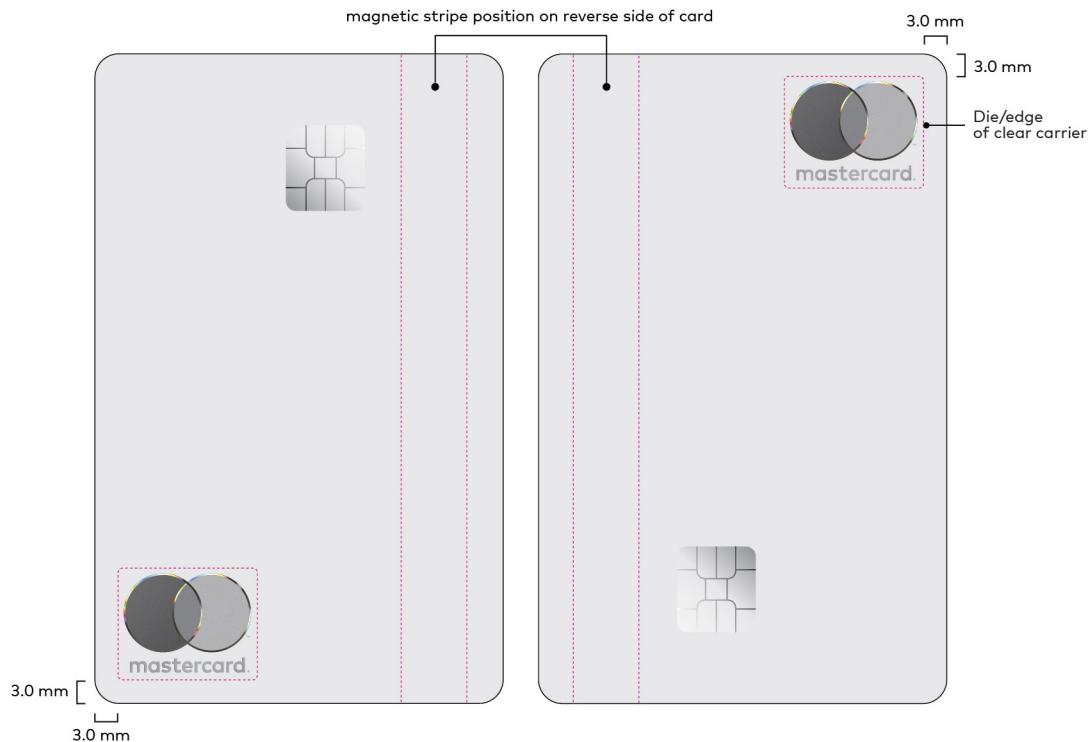
Mastercard Premium Brand Mark Measurements



Mastercard Premium Brand Mark Locations on Horizontal Card



Mastercard Premium Brand Mark Locations on Vertical Card



Mastercard Global Hologram or Mastercard HoloMag™

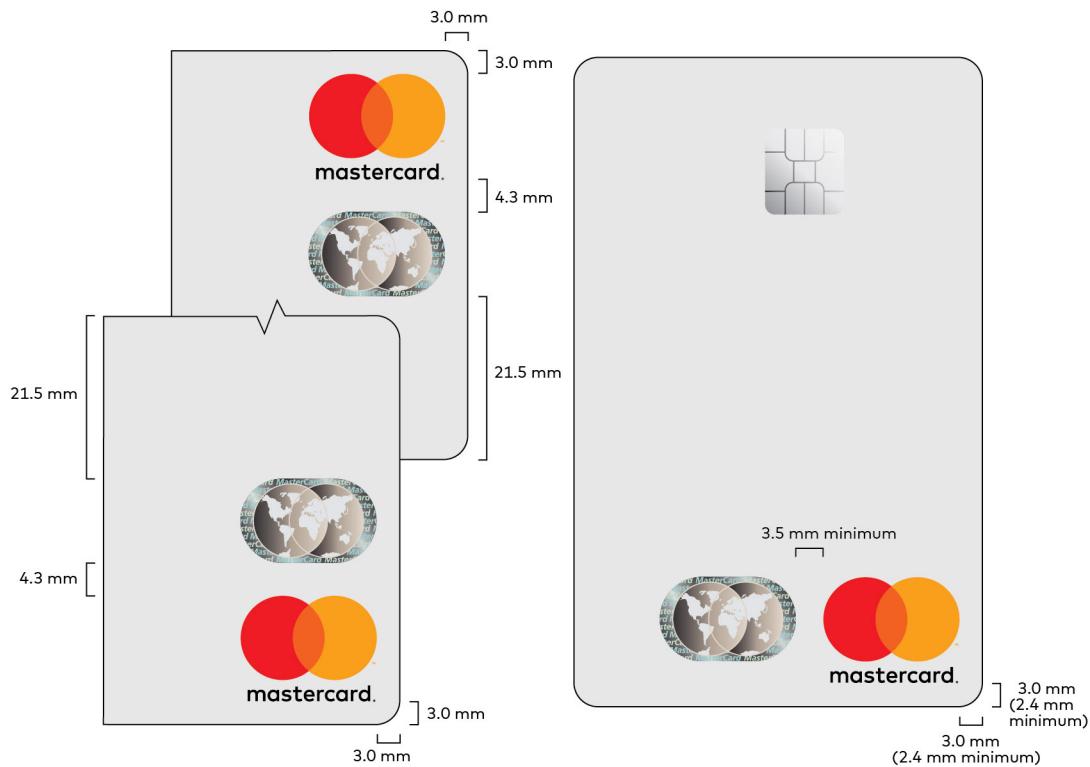
One of the following hologram products must be present on a card:

- The Mastercard HoloMag on the card back instead of the magnetic stripe
- The Mastercard Global Hologram (Gold or Silver) either on the card front or back

When the Mastercard Global Hologram is present on the card back, the Mastercard Global Hologram can be positioned anywhere except behind the chip contact plate area.

When the Mastercard Global Hologram is present on the card front, the Mastercard Global Hologram must be present in one of the following locations:

Mastercard Brand Mark and Mastercard Global Hologram Locations when MasterCard Global Hologram is Present on Card Front



Card Source Identification

Card source identification must be present on the card back. Card source identification must be printed under the laminate. The font, color, size, and location are at the issuer's discretion.

Card source identification must include the following:

- Certified card manufacturer name or abbreviation
- Certified card manufacturer job number
- Month and year that the issuer placed the order

Card Validation Code (CVC) 2

The three-digit CVC2 must be:

- Printed immediately to the right of the signature panel.

When the CVC2 is printed in the extended tab of the signature panel, the extended tab must be a minimum of 8.5 mm in width and 7.0 mm in height.

When the CVC2 is printed directly onto the card plastic, the minimum area for printing the CVC2 is 8.5 mm in width and 5.75 mm in height. Mastercard recommends outlining this area with a thin line to clearly separate the CVC2 from other text.

- Printed using one of the following methods:

- A specialized indent-printing module. The specialized indent-printing module prints the number 0 through 9 in reverse italics, slanted to the left, and at 14 characters per inch. Certified personalized bureaus and/or issuers must obtain Mastercard approval prior to ordering the module. This approval is part of the GVCP process. For more information on the specialized indent-printing module, send an e-mail message to gvcp_helpdesk@mastercard.com
- One of the unembossed methods described in the Personalization Techniques section in Chapter 1, General Information. When using one of the unembossed methods, the font, color, and size of the CVC2 is at the issuer's discretion; however the minimum height is 2.0 mm. The CVC2 must be clearly legible. When a clear protective overlay is applied over the CVC2, the area available for the cardholder signature must not be affected or reduced.

NOTE: Variations to this Standard appear in the European Union section at the end of this chapter.

Cardholder Name

The cardholder name must be present on the card front or back or both. The cardholder name may appear in any language.

When the cardholder name is embossed:

- The cardholder name must appear on Line 2 and/or 3 and/or 4.
- The cardholder name must not be placed within 4.0 mm of the Mastercard Brand Mark.

When the cardholder name is unembossed:

- The cardholder name must be clearly legible.
- The location of the cardholder name is at the issuer's discretion; however, the cardholder name must not be placed within 4.0 mm of the Mastercard Brand Mark.
- The size of the cardholder name is at the issuer's discretion, however, the minimum height is 2.5 mm.
- The cardholder name may be uppercase, lowercase, or mixed case.
- The font and color are at the issuer's discretion.

Customer Service Telephone Number

The issuer's customer service telephone number must be:

- Present on the card back
- Printed under the laminate or printed using an unembossed method
- Clearly legible

The font, color, size, and location on the card back is at the issuer's discretion.

In addition, an Affinity or Co-brand partner's customer service telephone number may also appear on the card back, as long as the number is clearly defined as the Affinity or Co-brand partner's customer service telephone number. The font, color, size, and location on the card back is at the issuer's discretion.

Dating Legends

When only an expiration date is present, the expiration date must be labeled with **Valid Thru** or equivalent wording.

When both a valid date and expiration date are present, the dates must be labeled with **Valid Dates** or equivalent wording.

The dating legend must appear adjacent to the expiration date, and if used, the valid date.

The words **Month/Year** or equivalent wording, may appear adjacent to the expiration date and, if used, the valid date.

These elements must be printed under the laminate or printed using an unembossed method.

The font and color are at the issuer's discretion; however, the dating legends must be clearly legible.

The dating legend(s) must appear in English and/or the local language.

Issuer Identification

The issuer of the card must be identified using one or both of the following methods:

- Issuer name and/or logo on the card front.
Issuer identification must remain 4.0 mm from Mastercard Brand Mark.
- Licensee Acknowledgement Statement on the card back. Refer to the Licensee Acknowledgement Statement section later in this chapter for requirements.

Magnetic Stripe or Mastercard HoloMag™

A magnetic stripe or the Mastercard HoloMag or both must be present on the card back.

The magnetic stripe must be either a 2 track or 3 track high coercivity tape compliant with ISO/IEC 7811-6. The color of the magnetic stripe is at the issuer's discretion. Text and/or graphics may appear on the magnetic stripe at the issuer's discretion; however, text that is not the issuer's name must be registered as a program name.

Primary Account Number (PAN)

The Primary Account Number (PAN) must be present on a card.

When the PAN is embossed:

- The PAN must be embossed on the card front
- The PAN must begin in ISO/IEC position 1 on Line 1
- The PAN must be divided into four groups of four digits, with one space between each group (a total of 19 positions including spaces)
- When the Mastercard Global Hologram is present on the card front, the last three digits of the PAN must be embossed through the Mastercard Global Hologram

When the PAN is unembossed on the card front or back or both:

- The PAN must be clearly legible
- The location of the PAN is at the issuer's discretion; however, the PAN must not be placed within 4.0 mm of the Mastercard Brand Mark
- The size of the PAN is at the issuer's discretion; however, the minimum height is 3.0 mm
- The font and color of the PAN are at the issuer's discretion

NOTE: Variations to this Standard appear in the European Union section at the end of this chapter.

Program Identifiers

Each Primary Account Number (PAN) is assigned a program code. Each program code has associated card design standards. A PAN may only be printed on a card with a card design matching the PAN's program code. For example, a card printed with a PAN assigned the World Elite program code must comply with the World Elite card design requirements.

Click [here](#) for a downloadable table of program identifiers and other program-specific card design Standards for credit, debit, prepaid, and commercial cards.

Program identifiers must:

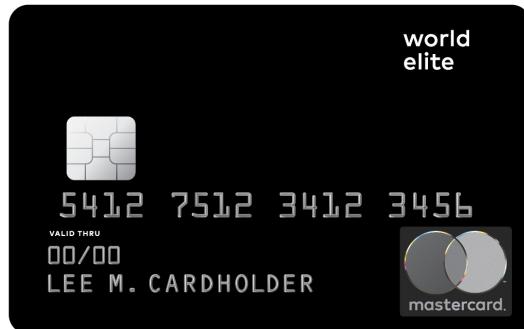
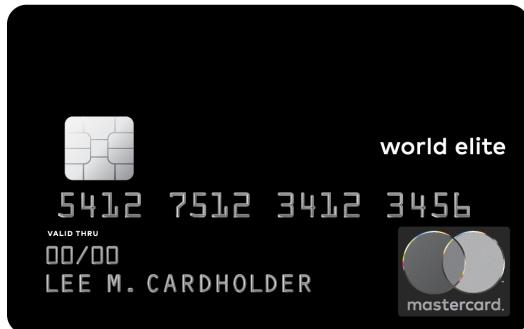
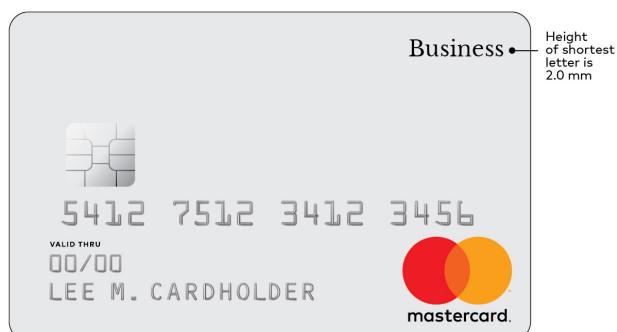
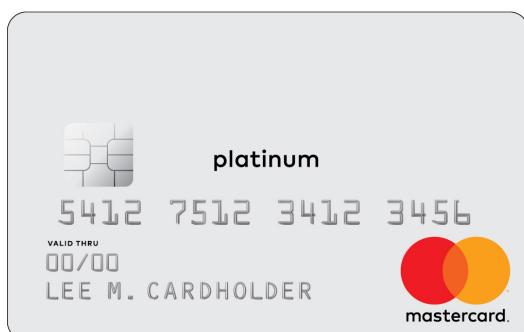
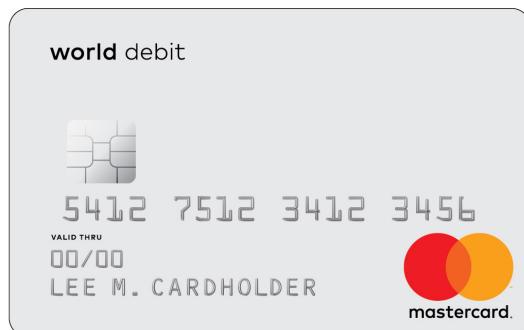
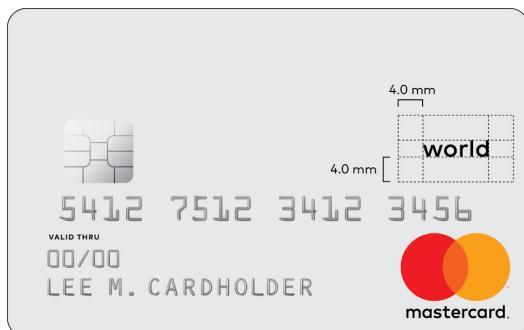
- Be offset printed under the laminate in the exact size as provided by Mastercard. Artwork must be downloaded from MasterCard Connect and must not be altered. Refer to the Accessing Mastercard Certified Artwork on Mastercard Connect section in Chapter 1- General Information.
- Be printed in any color that is clearly legible
- Be a minimum distance of 4.0 mm from all elements that are not part of an overall background design

NOTE: Variations to this Standard appear in the Canada Region and United States Region sections at the end of the chapter.

Program Identifiers

world elite	world rewards	gold	business	premium
world elite	world rewards	gold debit	business debit	debit
world elite debit	black	gold debit	business debit	Debit Identifier for Debit Mastercard Countries debit
world elite debit	black debit	platinum	professional	
world elite business	black debit	platinum debit	professional debit	
world elite business	black corporate	platinum debit	professional debit	
world	black corporate	titanium	executive	
world debit	black edition	titanium debit	corporate	
world debit	world black edition	titanium debit	rewards	

Examples of Program Identifiers on Horizontal Cards



Signature Panel

A tamper-evident signature panel must be present on the card back. The signature panel must be either the Mastercard Signature Panel or an issuer may work with an approved signature panel supplier to develop their own design.

The size of the signature panel is at the issuer's discretion; however, the minimum width is 26.0 mm and the minimum height is 7.0 mm.

The placement of the signature panel on the card back is at the issuer's discretion; however, the signature panel must not be placed over the chip contact plate area.

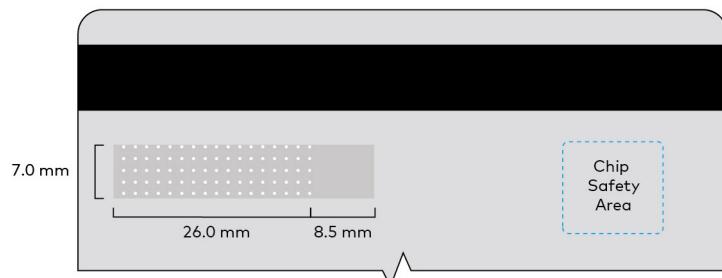
Text may be printed under the laminate, in the area where the signature panel will be applied (for example a repetition of the text "VOID"). The font, color, and size of the text is at the issuer's discretion. The text must be completely covered by the signature panel.

Alternative methods of reproducing and applying the signature panel may be acceptable for use if the method may be shown to meet the security, write-ability and durability requirements of Mastercard. To make arrangements for testing send an e-mail message to the Card Structure and Integrity Program (CSI) team at cse_security@mastercard.com.

Mastercard Signature Panel

The Mastercard Signature Panel is a tamper evident foil with an extended tab of gray background foil. The Mastercard Signature Panel is hot stamped on the card back. The CVC 2 numbers are printed within the extended tab. Printing the CVC 2 value in the extended tab improves printing durability.

Mastercard Signature Panel



An issuer may work with an approved Mastercard Signature Panel supplier to develop the Mastercard Signature Panel in custom color combinations; however,

- The colors of the Mastercard Signature Panel must provide sufficient contrast with black and blue ink to ensure that the cardholder's signature is legible.
- The extended tab must be included as part of the Mastercard Signature Panel. The color of the CVC2 box must provide sufficient contrast with the CVC2 value.

Valid Dates and Expiration Dates

An expiration date (also known as a **Valid Thru** date) must be present on the card front or back or both. The expiration date must be a future date. The validity period is at the issuer's discretion, however, the durability of the card material and personalization technique should be taken into consideration.

A valid date (also known as a **Valid From** date) may also be present on the card front or back or both.

When the PAN is embossed, the valid date (if present) and expiration date must be embossed.

When the PAN is unembossed, the valid date (if present) and expiration date must be unembossed.

Expiration dates must appear numerically using one of the following formats:

- **MM/YY** (for example, December 2020 would appear as 12/20)
- **MM/YYYY** (for example, December 2020 would appear as 12/2020)
- **MM/DD/YY** (for example, December 31, 2020 would appear as 12/31/20)
- **MM/DD/YYYY** (for example, December 31, 2020 would appear as 12/31/2020)
- **DD/MM/YY** (for example, December 31, 2020 would appear as 31/12/20)
- **DD/MM/YYYY** (for example, December 31, 2020 would appear as 31/12/2020)

When including a day (**DD**) in the expiration date (described above), the day must be the last day of the specified month.

When including a valid date, the valid date must appear using one of the following formats:

- **MM/YY** (for example, December 2014 would appear as 12/14)
- **MMM/YY** (for example, December 2014 would appear as DEC/14)
- **MM/YYYY** (for example, December 2014 would appear as 12/2014)
- **MMM/YYYY** (for example, December 2014 would appear as DEC/2014)
- **MMM/DD/YY** (for example, December 1, 2014 would appear as DEC/01/14)
- **MMM/DD/YYYY** (for example, December 1, 2014 would appear as DEC/01/2014)
- **DD/MMM/YY** (for example, December 1, 2014 would appear as 01/DEC/14)
- **DD/MMM/YYYY** (for example, December 1, 2014 would appear as 01/DEC/2014)

When including a day (**DD**) in the valid date, the day must be **01**.

When using the **MMM** format in the valid date, the three letter month abbreviation must consist of the first three letters of the name of the month in English or the local language.

A separator character must be used between the month, day, and year. The separator character must be a slash [/] or a dash [-]. The use of separator spaces within the expiration date and valid date (if used) is not recommended.

When the valid date (if present) and expiration date are embossed:

- The valid date (if present) and expiration date must appear on Line 2 and/or 3 and/or 4.
- The valid date (if present) and expiration date must not be placed within 4.0 mm of the Mastercard Brand Mark.
- When both a valid date and an expiration date are present, the valid date must appear first, followed by a clear separation, followed by the expiration date.

When the valid date (if present) and expiration date are unembossed:

- The valid date (if present) and expiration date must be clearly legible.
- The size of the valid date (if present) and expiration date is at the issuer's discretion, however, the minimum height is 2.5 mm.
- The font, color, and location of the valid date (if present) and expiration date is at the issuer's discretion.

NOTE: Variations to this Standard appear in the European Union section at the end of this chapter.

Conditional Elements

The following elements may be required on all Mastercard® cards based upon certain conditions.

Cirrus Brand Mark

The Cirrus Brand Mark must not be present on the card front.

The Cirrus Brand Mark may be present on the card back and, if present, must be a minimum of 12.7 mm in width. Refer to Chapter 5-Cirrus for additional information.

When an additional Mastercard Brand Mark and the Cirrus Brand Mark are present on the back of a Mastercard card, the Mastercard Brand Mark must appear in the left-most or top-most position, with the Cirrus Brand Mark immediately to the right or below. Both Brand Marks must appear at parity (size and level of color reproduction).

Global Competitor Marks

For information about global competitor's marks, see *Mastercard Rules*, section 4.9-Use of Marks on Mastercard Cards.

NOTE: Variations to this Standard appear in the American Samoa, Guam, and Northern Mariana Islands, European Union, and Puerto Rico and the U.S. Virgin Islands sections at the end of this chapter.

Local Acceptance Marks

Local acceptance marks are any name or mark shown at the point of interaction (POI) to signify a payment option, including but not limited to ATM and point of sale (POS).

Local acceptance marks that have never appeared on a Mastercard card prior to 1 January 2001 are considered new acceptance marks and must not appear on a Mastercard card.

Local acceptance marks that have appeared on a Mastercard card prior to 1 January 2001:

- May appear only on the back of a Mastercard card. If any Mastercard Worldwide Brand Mark also appears on the card back, the local acceptance mark must:
 - Appear to the right of the Mastercard Worldwide Brand Mark
 - Not be larger than the Mastercard Worldwide Brand Mark
 - Not be at a higher level of color reproduction than the Mastercard Worldwide Brand Mark
- That consist of an issuer's brand must place the acceptance mark on the card back, however the issuer name may appear on the card front.

NOTE: Variations to this Standard appear in the American Samoa, Guam, and Northern Mariana Islands, European Union, and Puerto Rico and the U.S. Virgin Islands sections at the end of this chapter.

Local-use Only Cards and Language

Local-use only cards are cards that may be used only in the country in which the cards are issued.

If the card is valid only for use in a specific country, the following requirements apply:

- The phrase **Valid only in (COUNTRY/REGION NAME)** must appear in English and/or the local language on the card front either printed under the laminate or printed using an unembossed method.
- Minimum type height for the phrase is 1.75 mm. The font, color, and location on the card front is at the issuer's discretion.

Licensee Acknowledgement Statement

When the Issuer name and/or logo is not present on the card front then the Licensee Acknowledgement Statement must be present on the card back.

When the Issuer name and/or logo is present on the card front, the Licensee Acknowledgement Statement may be present on the card back.

The Licensee Acknowledgement Statement is:

This card is issued by (FULL ISSUER NAME) pursuant to license by Mastercard International.

NOTE: Variations to this Standard appear in the Asia/Pacific Region and Middle East/Africa Region sections later in this chapter.

The **FULL ISSUER NAME** is the legal name of the entity licensed to issue Mastercard card programs. The font, color, location, and size is at the issuer's discretion and must be clearly legible. The Licensee Acknowledgement Statement must be printed under the laminate or printed using an unembossed method.

The Licensee Acknowledgement Statement must be present in one of the following English or French versions. An additional Licensee Acknowledgement Statement may appear in the local language.

Local-use only cards may include the Licensee Acknowledgement Statement solely in the local language.

English

The Licensee Acknowledgement Statement in English is:

This card is issued by (FULL ISSUER NAME) pursuant to license by Mastercard International.

The following variations are also allowed:

- This card is issued by (FULL ISSUER NAME), a member of FDIC, pursuant to license by Mastercard International.

- This card is issued by (FULL ISSUER NAME), member FDIC, pursuant to license by Mastercard International.
- Issued by (FULL ISSUER NAME) pursuant to license by Mastercard International.
- Issued by (FULL ISSUER NAME) pursuant to license from Mastercard International.
- This card is issued by (FULL ISSUER NAME) pursuant to license by Mastercard International.
- This card is issued by (FULL ISSUER NAME) pursuant to license from Mastercard International.
- This card is issued by (FULL ISSUER NAME) pursuant to a license by Mastercard International.
- This card is issued by (FULL ISSUER NAME) pursuant to a license from Mastercard International.
- Issued by (FULL ISSUER NAME) under license by Mastercard International.
- Issued by (FULL ISSUER NAME) under license from Mastercard International.
- This card is issued by (FULL ISSUER NAME) under license by Mastercard International.
- This card is issued by (FULL ISSUER NAME) under license from Mastercard International.
- This card is issued by (FULL ISSUER NAME) under a license by Mastercard International.
- This card is issued by (FULL ISSUER NAME) under a license from Mastercard International.
- This card is issued by (FULL ISSUER NAME), full address, pursuant to license by Mastercard International.
- This card is issued by (FULL ISSUER NAME), state and/or country, pursuant to license by Mastercard International.
- This card is the property of and issued by (FULL ISSUER NAME) pursuant to license by Mastercard International.
- This card is issued by and the property of (FULL ISSUER NAME) pursuant to license by Mastercard International.

The word "License" may be spelled either "License" or "Licence".

The following abbreviations are also acceptable:

- "Limited" to "Ltd."
- "Company" to "Co."
- "Public Limited Company" to "PLC"
- "National Association" to "N.A."

Variations to this Standard appear in the Asia/Pacific Region and Middle East/Africa Region sections later in this chapter.

French

The Licensee Acknowledgement Statement in French is:

- Cette carte est émise par **FULL ISSUER NAME** aux termes d'une licence accordée par Mastercard International.
- Cette carte est émise par la **FULL ISSUER NAME** conformément à la licence de Mastercard International.
- Cette carte est émise par la **FULL ISSUER NAME** sous licence de Mastercard International.

-
- La présente carte est émise par la **FULL ISSUER NAME** en vertu d'une licence accordée par Mastercard International.
 - La présente carte est émise par la **FULL ISSUER NAME** en vertu de la licence accordée par Mastercard International.
 - La présente carte est émise par la **FULL ISSUER NAME** sous licence de Mastercard International.

Mastercard Brand Mark on Card Back

When an additional Mastercard Brand Mark is present on the card back:

- The Brand Mark must be printed in full-color, grayscale, solid in black, or solid in white, under the laminate
- The Brand Mark may be positioned anywhere on the back, at least 3 mm from the card edges
- The minimum width is 12.7 mm

Grayscale



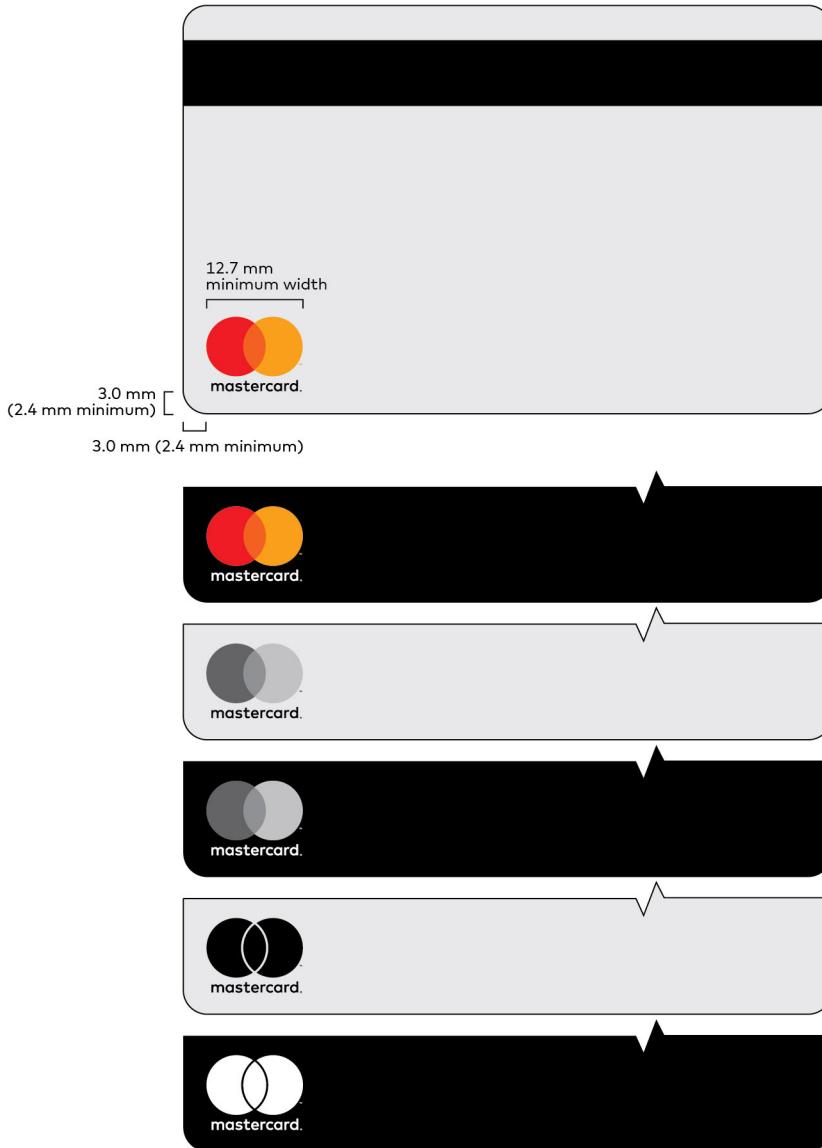
Solid in Black



Solid in White



Mastercard Brand Mark on Card Back



Multi-Account Chip Card

A chip card with more than one Mastercard, Maestro, or Cirrus account encoded in the chip is referred to as a Multi-Account Chip Card.

One of the following identifiers must be present on the front of a Multi-Account Chip Card:

- **Credit/Debit**
- **Debit/Credit**

The **Credit/Debit** Identifier is present on the card front when the primary account is credit Mastercard and the secondary account is debit Mastercard.

The **Debit/Credit** Identifier is present on the card front when the primary account debit Mastercard and the secondary account is credit Mastercard.

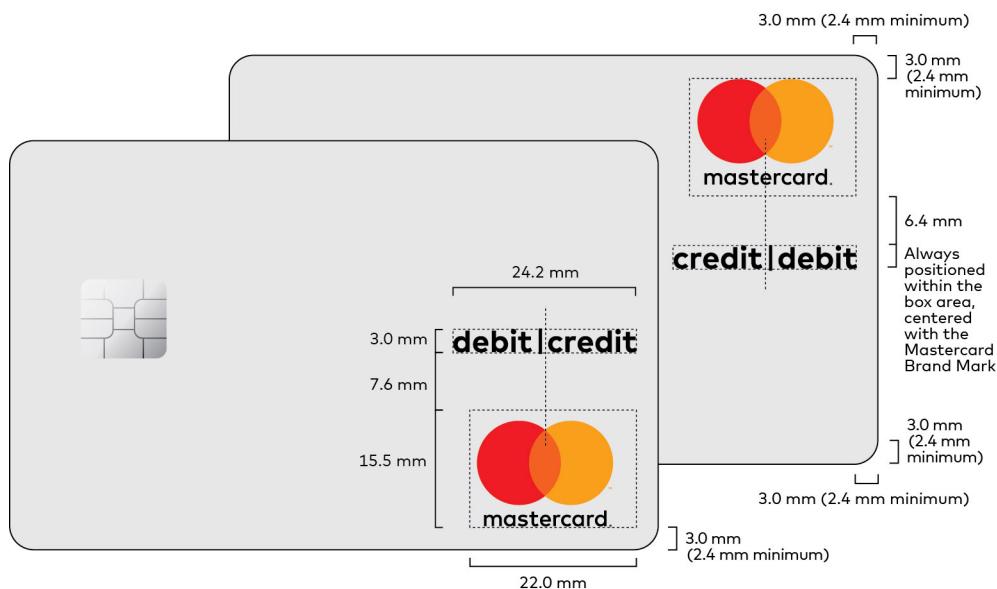
The Identifier must:

- Be reproduced using the artwork provided by Mastercard
- Appear in the exact size and position as shown below and as specified in the artwork provided by Mastercard
- Appear in any color that is clearly legible
- Be a minimum distance of 4.0 mm from all elements that are not part of an overall background design

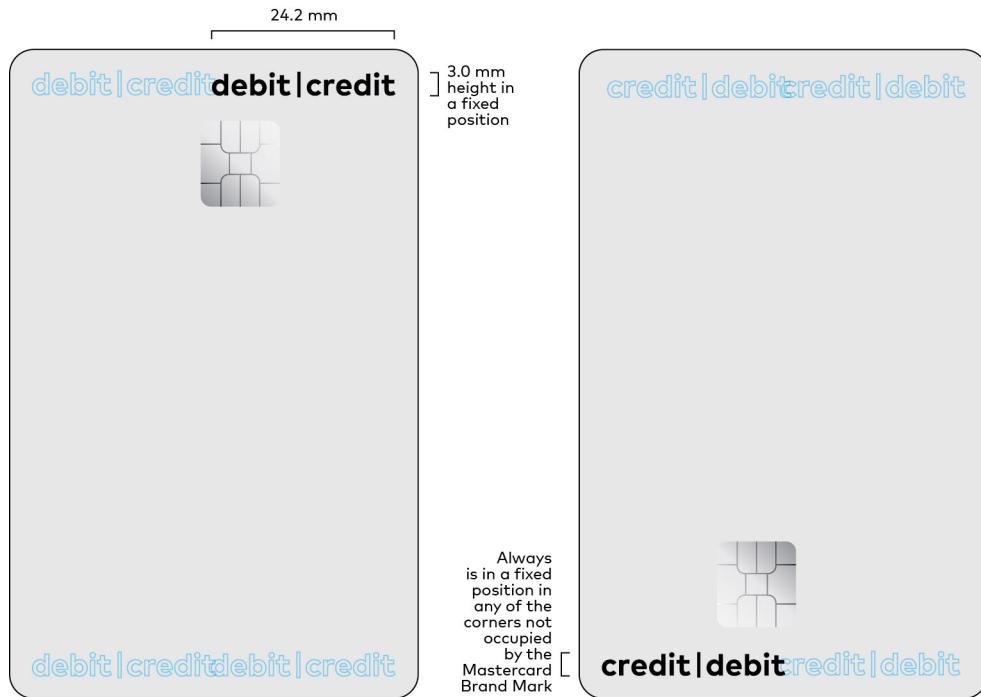
When the primary and secondary accounts are both credit, an identifier (such as **Credit/Credit**) is not used.

When the primary and secondary accounts are both debit, an identifier (such as **Debit/Debit**) is not used.

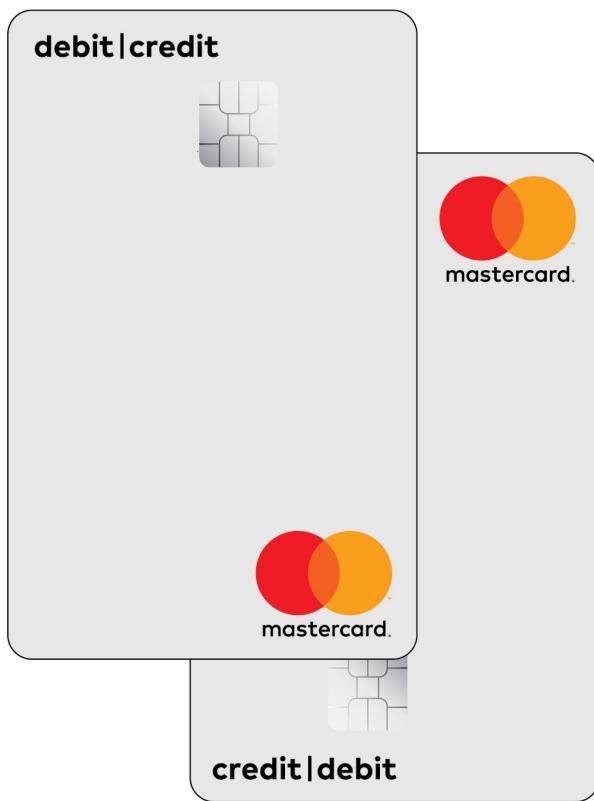
Multi-Account Identifier Locations on Horizontal Card



Multi-Account Identifier Locations on Vertical Card



Two Examples of the Multi-Account Identifier and Mastercard Brand Mark on Vertical Card



Optional Elements

The following elements are optional on all Mastercard® cards.

Additional Identifying Elements

The following elements may appear on the card front or back:

- Affinity or Co-brand partner's approved program name, logo, and/or identification number (for example, membership number, loyalty number, etc.).
- An issuer may use an advertising slogan, a tag line, or other identifying element if the element is consistently used by the issuer or Affinity or Co-brand partner as part of its identity.
- Issuer's approved program name
- Affiliate member name(s), logo(s), or both. In addition,
 - The affiliate member(s) must be sponsored by the same principal or association member.
 - The affiliate member(s) must be licensed for the country of issuance.
 - The Licensee Acknowledgement Statement must appear on the card back. Refer to the Licensee Acknowledgement Statement section earlier in this chapter for requirements.

- Bank holding company names, uniform descriptions for members of a bank holding company system, or program names that apply to more than one issuer.

The font, color, size, and location of these elements is at the issuer's discretion.

ATM Locator Telephone Number

The ATM Locator telephone numbers are 800-4CIRRUS or 877-FINDATM. One or both ATM Locator telephone numbers may be present on the card back. The ATM Locator telephone number must be printed under the laminate or printed using an unembossed method. The font, color, size, language, and location on the card back are at the issuer's discretion. Mastercard recommends one ATM Locator telephone number is present on the card back written as follows: **Dial 877-FINDATM in the U.S. and Canada to find ATM locations worldwide.**

Authorized Signature and Not Valid Unless Signed

The phrases **Authorized Signature** and/or **Not Valid Unless Signed**, or equivalent wording, may appear adjacent to the signature panel. The language(s), font, color, and size are at the issuer's discretion.

Digitized Signature

The cardholder's digitized signature may be present on a card. Size and location is at the issuer's discretion; however, these elements must not obscure any required design element. A digitized signature is not a substitute for the cardholder signature on the signature panel.

First Four Digits of the BIN/PAN

The first four digits of the Bank Identification Number (BIN)/Primary Account Number (PAN) may optionally appear on the card. When present, the first four digits of the BIN/PAN must:

- Appear directly below, and aligned with, the first digit of the PAN
- Be printed under the laminate or printed using an unembossed method
- Be a minimum height of 1.0 mm and a maximum height of 2.0 mm
- The font and color is at the issuer's discretion

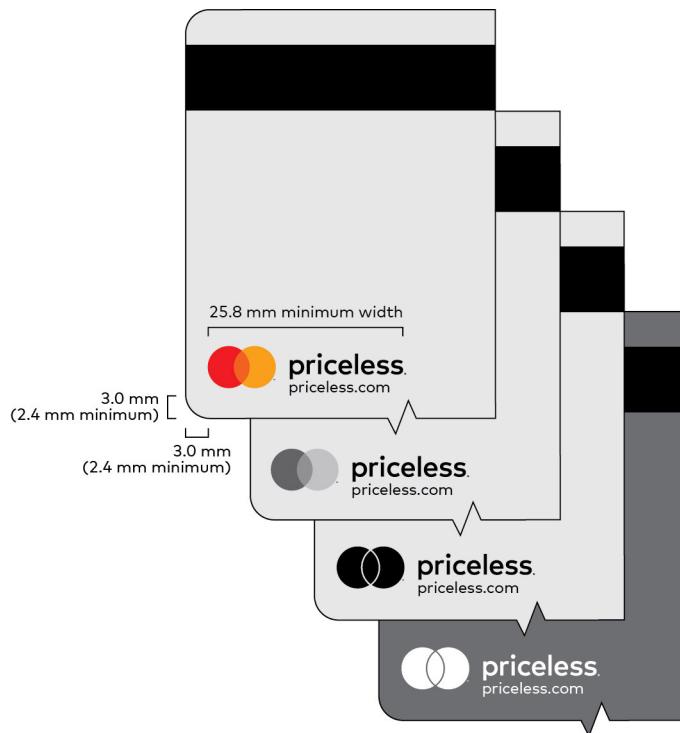
Mastercard Priceless

The Mastercard Priceless Mark is supplemental branding that may optionally appear on the card back. The Mastercard Priceless Mark consists of the Mastercard Brand Mark, the specially drawn "priceless" Logotype, and the priceless.com URL.

When present on the card back, the Mastercard Priceless Cities Mark must:

- Be present in addition to, not instead of, the Mastercard Brand Mark on the card front
- Be printed using artwork provided by Mastercard. The artwork must not be altered except to scale for size. The minimum width is 12.7 mm (as measured by the width of the Mastercard Brand Mark)

- The Mastercard Brand Mark component of the Mastercard Priceless Mark must appear in Full-color, Grayscale, Solid in black, or Solid in white as described in Chapter 2 MasterCard > Required Elements > Mastercard Brand Mark
- The “priceless” Logotype must appear in black or white, whichever provides the best contrast with the background
- Be printed under the laminate
- Maintain a minimum of 2 mm free space from any other element
- Not be impacted by embossing



Ultraviolet Printing

The letters **M** and **C** may optionally be printed on the card front in ultraviolet ink.

When the ultraviolet letters **M** and **C** are present on the card front:

- The font and size are at the issuer's discretion.
- The location is at the issuer's discretion, however, if the **M** and **C** letters are printed inside the Mastercard Brand Mark on the card front, the letters must not interfere with the color tones of the Mastercard Brand Mark.

NOTE: Ultraviolet ink is not visible to the naked eye. Ultraviolet ink may be viewed only under an ultraviolet lamp.

Prohibited Elements

The following elements are prohibited on all Mastercard® cards.

Last Four Digits of the PAN

Effective 2 June 2014, the last four digits of the Primary Account Number (PAN) are prohibited from being present on the card back in the Mastercard Signature Panel of newly issued or re-issued cards.

NOTE: Variations to this Standard appear in the China section at the end of this chapter.

Maestro Brand Mark

In the Europe region, the Standards on this subject is modified as follows:

The Maestro Brand Mark must not be present on a Mastercard card.

NOTE: Variations to this Standard appear in the Variations by Region section, Europe subsection at the end of this chapter.

Mastercard Electronic

The Mastercard Electronic Brand Mark must not be present on the card front or back.

Variations by Region

This section provides variations by region or country.

Asia Pacific Region

The Standards in this section are variances and additions to the "global" Standards that apply in the Asia Pacific Region.

Licensee Acknowledgement Statement

In the Asia Pacific region, the Standards on this subject is modified as follows:

Within the Asia/Pacific region, the Licensee Acknowledgement statement is:

This card is issued by (FULL ISSUER NAME) pursuant to license by Mastercard Asia/Pacific Pte. Ltd.

The following variations are also allowed:

- Issued by (FULL ISSUER NAME) pursuant to license by Mastercard Asia/Pacific Pte. Ltd.
- Issued by (FULL ISSUER NAME) pursuant to license from Mastercard Asia/Pacific Pte. Ltd.

- This card is issued by (FULL ISSUER NAME) pursuant to license by Mastercard Asia/Pacific Pte. Ltd.
- This card is issued by (FULL ISSUER NAME) pursuant to license from Mastercard Asia/Pacific Pte. Ltd.
- This card is issued by (FULL ISSUER NAME) pursuant to a license by Mastercard Asia/Pacific Pte. Ltd.
- This card is issued by (FULL ISSUER NAME) pursuant to a license from Mastercard Asia/Pacific Pte. Ltd.
- Issued by (FULL ISSUER NAME) under license by Mastercard Asia/Pacific Pte. Ltd.
- Issued by (FULL ISSUER NAME) under license from Mastercard Asia/Pacific Pte. Ltd.
- This card is issued by (FULL ISSUER NAME) under license by Mastercard Asia/Pacific Pte. Ltd.
- This card is issued by (FULL ISSUER NAME) under license from Mastercard Asia/Pacific Pte. Ltd.
- This card is issued by (FULL ISSUER NAME) under a license by Mastercard Asia/Pacific Pte. Ltd.
- This card is issued by (FULL ISSUER NAME) under a license from Mastercard Asia/Pacific Pte. Ltd.
- This card is issued by (FULL ISSUER NAME), (full address), pursuant to license by Mastercard Asia/Pacific Pte. Ltd.
- This card is issued by (FULL ISSUER NAME), (state and/or country), pursuant to license by Mastercard Asia/Pacific Pte. Ltd.
- This card is the property of and issued by (FULL ISSUER NAME) pursuant to license by Mastercard Asia/Pacific Pte. Ltd.
- This card is issued by and the property of (FULL ISSUER NAME) pursuant to license by Mastercard Asia/Pacific Pte. Ltd.

American Samoa, Guam, and Northern Mariana Islands

In American Samoa, Guam, Northern Mariana Islands, the Standards on this subject is modified as follows:

Global Competitor Marks

In American Samoa, Guam, Northern Mariana Islands, the Standards on this subject is modified as follows:

Competing debit POI marks may appear on the back of a Mastercard card or as otherwise agreed to by the Corporation. If the Mastercard, Maestro, and/or Brand Mark(s) also appears on the card back, the competing debit POI mark must:

- Appear to the right of the Mastercard, Maestro, and/or Cirrus Brand Mark(s)
- Not be larger than the Mastercard, Maestro, and/or Cirrus Brand Mark(s)
- Not be at a higher level of color reproduction than the Mastercard, Maestro, and/or Cirrus Brand Mark(s)

Local Acceptance Marks

In American Samoa, Guam, Northern Mariana Islands, the Standards on this subject is modified as follows:

Other debit POI acceptance marks may appear on the back of a Mastercard card or as otherwise agreed to by the Corporation. If the Mastercard, Maestro, or Cirrus Brand Mark(s) also appears on the card back, the other debit POI acceptance mark must:

- Appear to the right of the Mastercard, Maestro, and/or Cirrus Brand Mark(s)
- Not be larger than the Mastercard, Maestro, and/or Cirrus Brand Mark(s)
- Not be at a higher level of color reproduction than the Mastercard, Maestro, and/or Cirrus Brand Mark(s)

Australia

The Standards in this section are variances and additions to the "global" Standards that apply in Australia.

Local Acceptance Marks

In Australia, the Standards on this subject is modified as follows:

The EFTPOS acceptance mark may appear only on the back of a Mastercard card where that card provides access to a deposit account at the time of issuance. If the Mastercard, Maestro, or Cirrus Brand Mark also appears on the card back, the EFTPOS acceptance mark must:

- Appear to the right of the Mastercard, Maestro, or Cirrus Brand Mark
- Not be larger than the Mastercard, Maestro, or Cirrus Brand Mark
- Not be at a higher level of color reproduction than the Mastercard, Maestro, or Cirrus Brand Mark.

China

The Standards in this section are variances and additions to the "global" Standards that apply in China.

Last Four Digits of the PAN

In China, the Standards on this subject is modified as follows:

The Last Four Digits of the PAN may be:

- Positioned in the upper right corner of the Mastercard Signature Panel.
- Aligned with the three CVC2 digits positioned off the Mastercard Signature Panel in the CVC2 box
- Separated from the CVC2 digits by a single space
- Printed using one of the following methods:
 - A specialized indent-printing module. Refer to the Card Validation Code (CVC) 2 section earlier in this chapter.
 - One of the unembossed methods described in the Personalization Techniques section earlier in Chapter 1, General Information. When using one of the unembossed

methods, the font, color, and size of the Last Four Digits of the PAN is at the issuer's discretion; however the minimum height is 2.0 mm. The Last Four Digits of the PAN must be clearly legible. Mastercard recommends a maximum height of half the height of the Mastercard Signature Panel. When a clear protective overlay is applied over the Last Four Digits of the PAN, the area available for the cardholder signature must not be affected or reduced.

MasterCard recommends the same printing method, font, color, and size are used for both the Last Four Digits of the PAN and the CVC2

Canada Region

The Standards in this section are variances and additions to the "global" Standards that apply in the Canada Region.

Program Identifiers

In the Canada Region, the Standards on this subject is modified as follows:

When Mastercard-provided artwork is not available for a commercial card program, the issuer creates the identifier in a font of their choice.

Europe Region

The Standards in this section are variances and additions to the "global" Standards that apply in the Europe Region.

Maestro Brand Mark

In the Europe region, the Standards on this subject is modified as follows:

The Maestro Brand Mark must not be present on a Mastercard card.

NOTE: Variations to this Standard appear in the Variations by Region section, Europe subsection at the end of this chapter.

European Union

In addition to the rules in this chapter, effective 9 June 2016 these guidelines apply to cards issued in the European Union:

Co-badging

This section provides variations to specifications listed in this chapter when a mark not owned by Mastercard is permitted on a Mastercard card as described in the *Mastercard Rules*, Chapter 12 Europe Region, 4.9 Use of Marks on Mastercard Cards-EU Only.

Mastercard Identification Placement

When a non-Mastercard hologram is present on the card front, the Global Mastercard Hologram must be on the card front.

When a non-Mastercard hologram is present on the card back, the Global Mastercard Hologram must be on the card front or back.

Global Competitor Marks and Local Acceptance Marks

In the European Union, the Standards on this subject is modified as follows:

When a non-Mastercard mark is present on the card, visual parity is required. Visual parity means that the size, frequency, level of color reproduction of the non-Mastercard mark must be the same or smaller/less than the Mastercard Brand Mark.

Account Information

In the European Union, the Standards on this subject is modified as follows:

When non-Mastercard account information is present on the card front or back, the non-Mastercard account information must be unemboss printed in a size equal to or smaller than the Mastercard account information.

When non-Mastercard account information is present on the card front, the Mastercard account information must be on the card front.

When non-Mastercard account information is present on the card back, the Mastercard account information must be on the card front or back.

Primary Account Number

In the European Union, the Standards on this subject is modified as follows:

When a non-Mastercard account number is present on the card, the Mastercard primary account number must be clearly labeled as such.

Valid Date and Expiration Date

In the European Union, the Standards on this subject is modified as follows:

The valid and/or expiration dates must be the same for all accounts on a card.

Card Validation Code (CVC) 2

In the European Union, the Standards on this subject is modified as follows:

When a non-Mastercard security code is present on the card front or back, the Mastercard CVC 2 must be clearly labeled as such.

Latin America and the Caribbean Region

The Standards in this section are variances and additions to the "global" Standards that apply in the Latin America and the Caribbean Region.

Puerto Rico and the U.S. Virgin Islands

The Standards in this section are variances and additions to the "global" Standards that apply in Puerto Rico and the U.S. Virgin Islands.

Global Competitor Marks

In Puerto Rico and the U.S. Virgin Islands, the Standards on this subject is modified as follows:

Competing debit POI marks may appear on the back of a Mastercard card or as otherwise agreed to by the Corporation. If any Mastercard Worldwide Brand Mark also appears on the card back, the competing debit POI mark must:

- Appear to the right of the Mastercard Worldwide Brand Mark
- Not be larger than the Mastercard Worldwide Brand Mark
- Not be at a higher level of color reproduction than the Mastercard Worldwide Brand Mark.

Local Acceptance Marks

In Puerto Rico and the U.S. Virgin Islands, the Standards on this subject is modified as follows:

Other debit POI acceptance marks may appear on the back of a Mastercard card or as otherwise agreed to by the Corporation. If any Mastercard Worldwide Brand Mark also appears on the card back, the other debit POI acceptance mark must:

- Appear to the right of the Mastercard Worldwide Brand Mark
- Not be larger than the Mastercard Worldwide Brand Mark
- Not be at a higher level of color reproduction than the Mastercard Worldwide Brand Mark.

Middle East/Africa Region

The Standards in this section are variances and additions to the "global" Standards that apply in the Middle East/Africa Region:

Licensee Acknowledgement Statement

In the Middle East/Africa region, the Standards on this subject is modified as follows:

The Licensee Acknowledgement statement is as follows:

This card is issued by (FULL ISSUER NAME) pursuant to license by Mastercard Asia/Pacific Pte. Ltd.

The following variations are also allowed:

- Issued by (FULL ISSUER NAME) pursuant to license by Mastercard Asia/Pacific Pte. Ltd.
- Issued by (FULL ISSUER NAME) pursuant to license from Mastercard Asia/Pacific Pte. Ltd.
- This card is issued by (FULL ISSUER NAME) pursuant to license by Mastercard Asia/Pacific Pte. Ltd.
- This card is issued by (FULL ISSUER NAME) pursuant to license from Mastercard Asia/Pacific Pte. Ltd.
- This card is issued by (FULL ISSUER NAME) pursuant to a license by Mastercard Asia/Pacific Pte. Ltd.
- This card is issued by (FULL ISSUER NAME) pursuant to a license from Mastercard Asia/Pacific Pte. Ltd.
- Issued by (FULL ISSUER NAME) under license by Mastercard Asia/Pacific Pte. Ltd.
- Issued by (FULL ISSUER NAME) under license from Mastercard Asia/Pacific Pte. Ltd.

- This card is issued by (FULL ISSUER NAME) under license by Mastercard Asia/Pacific Pte. Ltd.
- This card is issued by (FULL ISSUER NAME) under license from Mastercard Asia/Pacific Pte. Ltd.
- This card is issued by (FULL ISSUER NAME) under a license by Mastercard Asia/Pacific Pte. Ltd.
- This card is issued by (FULL ISSUER NAME) under a license from Mastercard Asia/Pacific Pte. Ltd.
- This card is issued by (FULL ISSUER NAME), (full address), pursuant to license by Mastercard Asia/Pacific Pte. Ltd.
- This card is issued by (FULL ISSUER NAME), (state and/or country), pursuant to license by Mastercard Asia/Pacific Pte. Ltd.
- This card is the property of and issued by (FULL ISSUER NAME) pursuant to license by Mastercard Asia/Pacific Pte. Ltd.
- This card is issued by and the property of (FULL ISSUER NAME) pursuant to license by Mastercard Asia/Pacific Pte. Ltd.

United States Region

The Standards in this section are variances and additions to the "global" Standards that apply in the United States Region.

Mastercard Brand Mark on Card Back

In the United States Region, the Standards on this subject is modified as follows:

An additional Mastercard Brand Mark must be present on the back of a credit Mastercard card if another debit PIN POS mark also is present on the card back.

Multi-Account Chip Card

In the United States Region, the Standards on this subject is modified as follows:

A Multi-Account Chip card may include any combination of consumer and commercial credit Mastercard and debit Mastercard accounts. Examples include but are not limited to:

- Consumer credit Mastercard as the primary account and consumer Debit Mastercard as the secondary account.
- Consumer credit Mastercard as the primary account and Business Mastercard as the secondary account.

When the two accounts are consumer Debit Mastercard and commercial debit Mastercard (regardless of which account is primary and secondary), the Debit Mastercard Hologram and/or Debit Identifier must appear as described in Chapter 3—Debit Mastercard. In addition, the following standards also described in Chapter 3—Debit Mastercard apply:

- Mastercard Brand Mark on Card Back
- Variations by Region, United States Region, Global Competitor Marks
- Variations by Region, United States Region, Local Acceptance Marks

The Maestro Brand Mark must not be present on a Multi-Account Chip card.

The Cirrus Brand Mark may be present on the card back as described in Chapter 2-Mastercard.

The program identifier associated with the primary account must appear on the card front. Examples of program identifiers include, but are not limited to: World and Business.

The program identifier associated with the secondary account must appear on the card back in one of the following locations:

- When the Global Mastercard Hologram is present on the card back, the program identifier must appear centered above or below the Global Mastercard Hologram
- When the Mastercard HoloMag (and not the Global Mastercard Hologram) is present on the card back and the PAN and CVC 2 corresponding to the secondary account is present on the card back, the program identifier must appear adjacent to the PAN and CVC 2.
- When the Mastercard HoloMag (and not the Global Mastercard Hologram) is present on the card front and the PAN and CVC 2 corresponding to the secondary account is not present on the card back, the location of the program identifier on the card back is at the issuer's discretion.

When World Elite Mastercard is an account on the card, the World Elite Mastercard account must be the primary account and the World Elite identifier must be present on the card front.

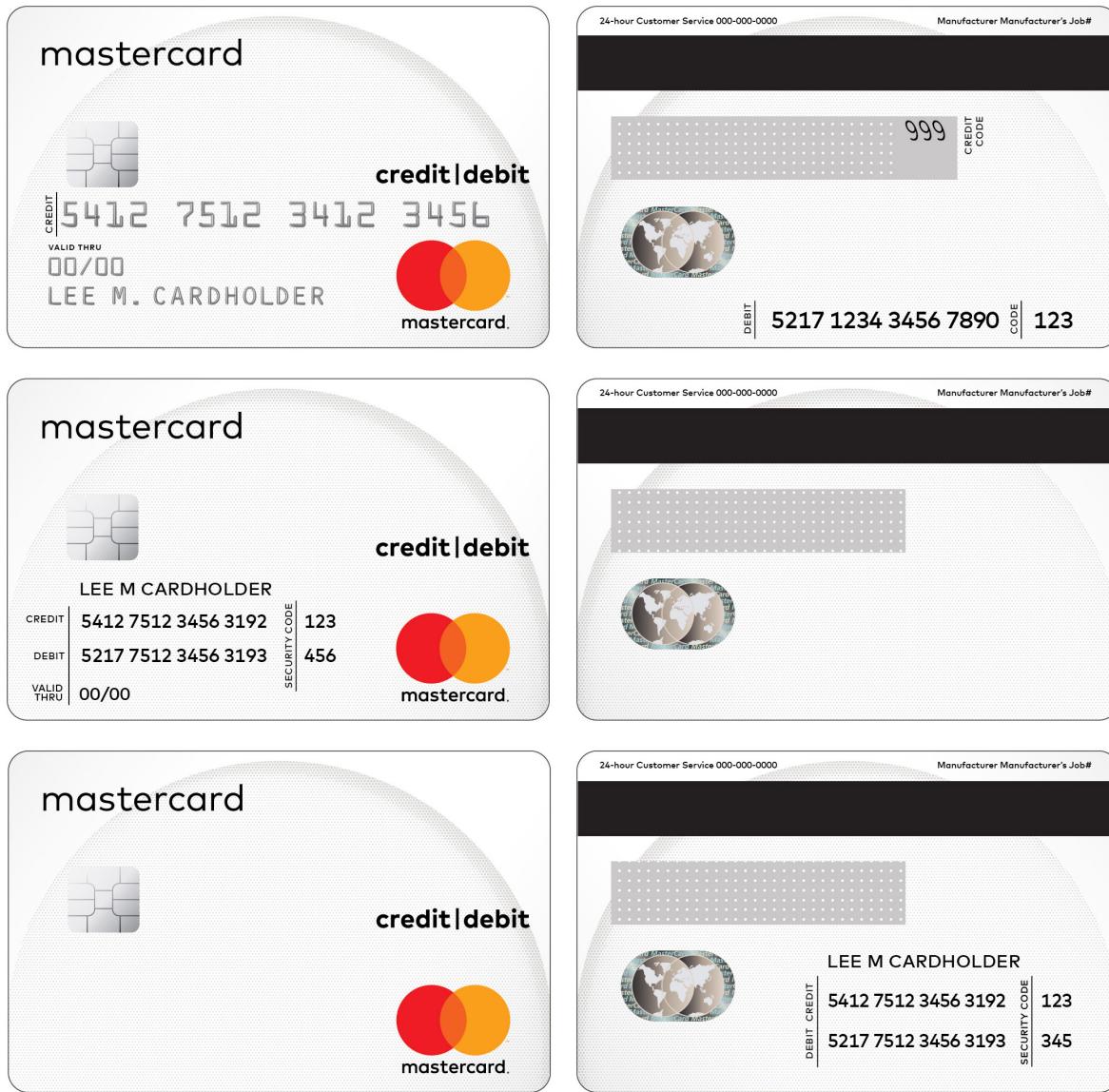
The PAN and CVC 2 corresponding to the secondary account should be unembossed printed on the card front or back. The secondary PAN should be identified with a label (for example: credit or debit). The second CVC 2 should be identified with a label (for example, security code).

Mastercard strongly recommends the presence of the secondary account PAN, CVC 2, and labels. The location of the secondary PAN and CVC 2 on the card front or back is at the issuer's discretion; however, the secondary PAN and CVC 2 must be present on the same side of the card.

The font, color, and size of the PAN, CVC 2, and labels are at the issuer's discretion; however the minimum height is 2.0 mm. The PAN and CVC 2 must be clearly legible and not impacted by embossing.

Mastercard recommends the following positions and labels:

Multi-Account Chip Card Account Information Locations



Program Identifiers

In the United States Region, the Standards on this subject is modified as follows:

Program identifiers for the following card program may be unembossed printed in a font chosen by the issuer:

- MasterCard Business (which uses Program Code MCB)
- MasterCard Professional (which uses Program Code MPC)
- World MasterCard for Business (which uses Program Code MWB)
- Debit MasterCard BusinessCard (which uses Program Code MDB)
- Debit MasterCard Professional (which uses Program Code MDB)

Chapter 3 Debit Mastercard

This chapter describes the card design requirements for Debit MasterCard® cards.

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Overview

This chapter defines each Debit Mastercard® card design element and indicates whether the element is required, conditional, or prohibited.

Debit Mastercard cards must comply with the Standards identified in Chapter 1, General Information, and Chapter 2, MasterCard, with the variations identified in this chapter. Where applicable, variations by region and/or country are provided at the end of this chapter in the Variations by Region section.

The Standards described within this chapter apply to Debit Mastercard cards issued in the following countries:

- Within the Asia/Pacific Region: Australia and New Zealand
- Within the Canada Region: Canada
- Within the Europe Region:

Albania	Greece	Montenegro, Republic of
Austria	Hungary	Norway
Azerbaijan	Iceland	Poland
Bosnia and Herzegovina	Ireland	San Marino
Bulgaria	Israel	Serbia
Croatia	Italy	Slovakia
Cyprus	Kazakhstan	Slovenia
Czech Republic	Kosovo	Sweden
Denmark	Latvia	Switzerland
Estonia	Lithuania	Tajikistan
Finland	Macedonia	Turkey
Georgia	Malta	Ukraine
Germany, Republic of	Moldova, Republic of	United Kingdom

- Within the Latin American/Caribbean Region: None
- Within the Middle East/Africa Region: South Africa
- Within the United States Region: United States

Required Elements

The following elements are required on all Debit Mastercard® cards.

Mastercard Brand Mark on Card Front

The full-color Mastercard Brand Mark must be present on the card front as described in the Mastercard Brand Mark on Card Front section of Chapter 2, Mastercard.

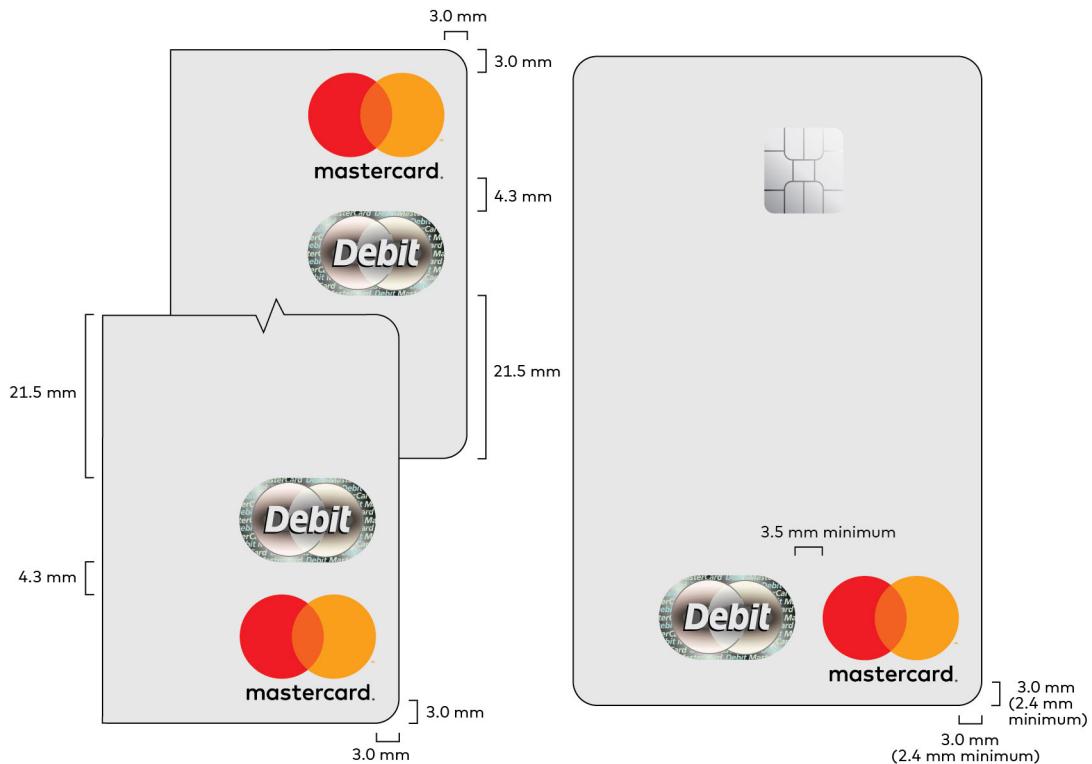
Debit Mastercard Hologram—Silver

The Debit Mastercard Hologram—Silver must be present on the front or back of a Debit Mastercard.

When the Debit Mastercard Hologram—Silver is present on the card back, the Debit Mastercard Hologram—Silver can be positioned anywhere except behind the chip contact plate area.

When the Debit Mastercard Hologram—Silver is present on the card front, the Debit Mastercard Hologram—Silver must be present in one of the following locations. The locations for the Debit Mastercard Hologram—Silver are the same as the locations for the Global Mastercard Hologram described in Chapter 2, Mastercard.

Mastercard Brand Mark and Debit Mastercard Hologram—Silver Locations when Debit MasterCard Hologram—Silver is Present on Card Front



Conditional Elements

The following elements may be required on a Debit Mastercard® cards based upon certain conditions.

Cirrus Brand Mark on Card Back

The Cirrus Brand Mark must not be present on the front of a Debit Mastercard card.

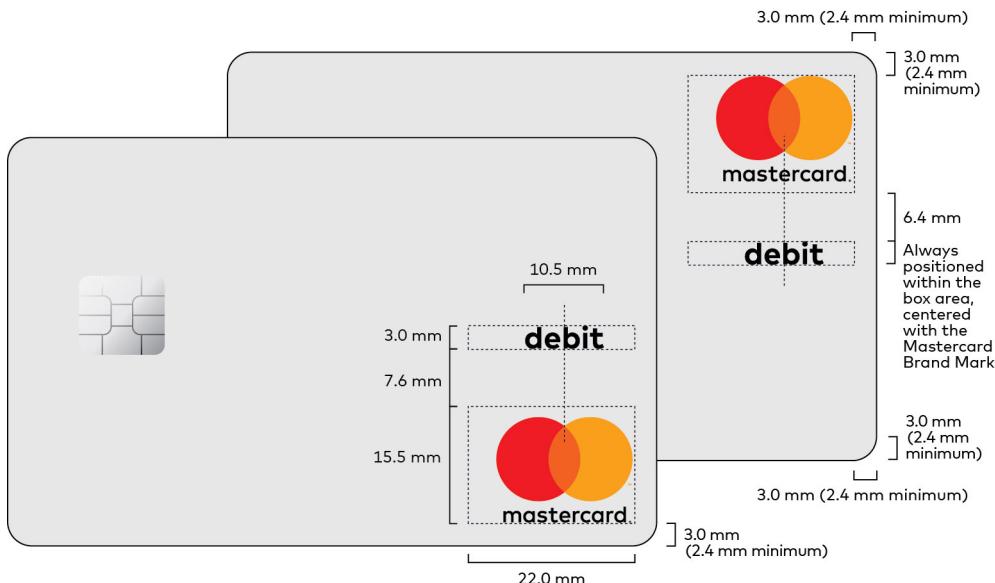
The Cirrus Brand Mark may be present on the back of a Debit Mastercard card and, if present, must be a minimum of 12.7 mm in width.

When the Cirrus Brand Mark is present on the card back with the Mastercard Brand Mark and/or the Maestro Brand Mark and/or another other payment mark(s), visual parity is required. Visual parity means that the size, frequency, level of color reproduction of the Cirrus Brand Mark must be at least equal to the Mastercard and Maestro Brand Marks and the same as that of the largest other payment mark(s) also appearing on the card back. When the Mastercard Brand Mark and/or Maestro Brand Mark and/or Cirrus Brand Mark are present on a card back, the Brand Marks should appear in the left most position and next to each other in this order: Mastercard Brand Mark, Maestro Brand Mark, Cirrus Brand Mark.

Debit Identifier or Debit Mastercard Hologram—Silver

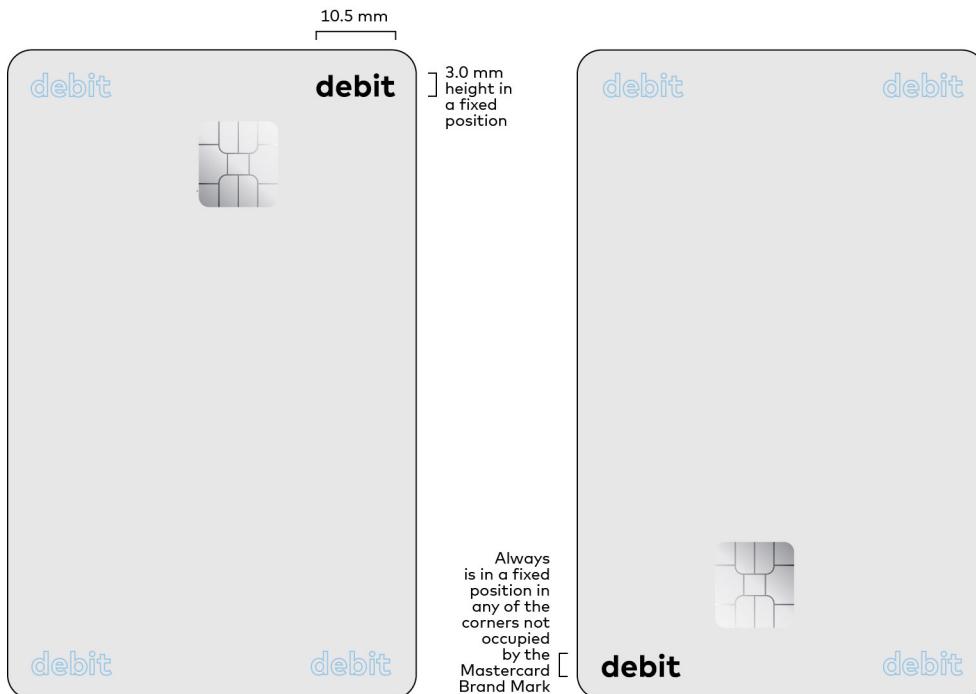
When the Debit Mastercard Hologram—Silver is present on the card back, the Debit Identifier must be printed on the card front in one of the following locations. The Debit Identifier may be printed in any color; however, the Debit Identifier must be clearly legible.

Debit Identifier and Mastercard Brand Mark Locations on Horizontal Card when the Debit Mastercard Hologram—Silver is Present on Card Back

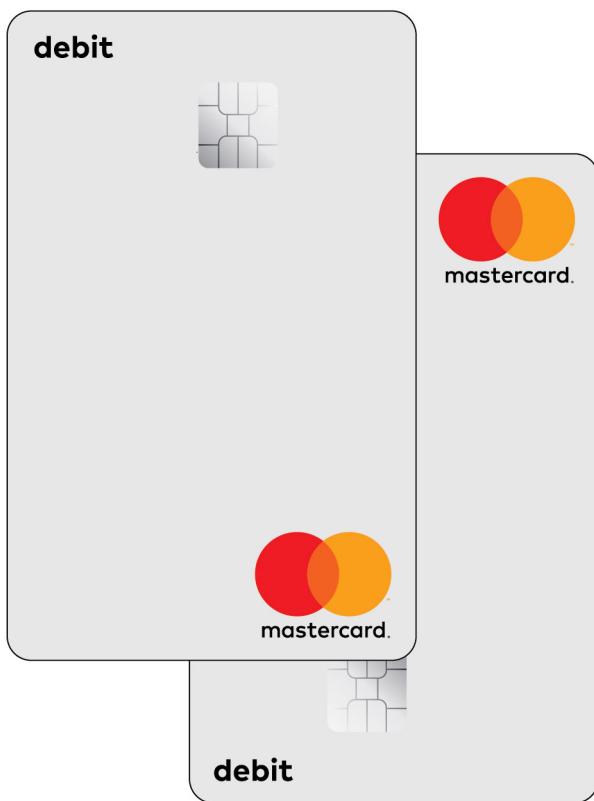


Debit Identifier Locations on Vertical Card when Debit Mastercard Hologram—Silver is Present on Card Back

The Mastercard Brand Mark must appear on the card front in one of the locations for a vertical card described in Chapter 2, Mastercard. The Debit Identifier must appear in one of the follow locations not occupied by the Mastercard Brand Mark.



Two Examples of the Debit Identifier and Mastercard Brand Mark on Vertical Card



Global Competitor Marks

NOTE: Standards on this topic appear in the European Union and United States Region sections at the end of this chapter.

Local Acceptance Marks

NOTE: Standard on this topic appear in the European Union and United States sections at the end of this chapter.

Mastercard Brand Mark on Card Back

An additional Mastercard Brand Mark (without the Debit Identifier) may be present on the back of a Debit Mastercard and, if present, must be a minimum of 12.7 mm in width.

When the Mastercard Brand Mark is present on the card back with the Maestro Brand Mark and/or the Cirrus Brand Mark and/or another other payment mark(s), visual parity is required. Visual parity means that the size, frequency, level of color reproduction of the Mastercard Brand Mark must be at least equal to the Maestro and Cirrus Brand Marks and the same as that of the largest other payment mark(s) also appearing on the card back. When the Mastercard Brand Mark and/or Maestro Brand Mark and/or Cirrus Brand Mark are present on

a card back, the Brand Marks should appear in the left most position and next to each other in this order: Mastercard Brand Mark, Maestro Brand Mark, Cirrus Brand Mark.

NOTE: Variations to this Standard appear in the United States Region section at the end of the chapter.

Maestro Brand Mark on Card Back

The Maestro Brand Mark must not be present on the front of a Debit Mastercard card.

The Maestro Brand Mark may be present on the back of a Debit MasterCard card and, if present, must be a minimum of 12.7 mm in width.

When the Maestro Brand Mark is present on the card back with the Mastercard Brand Mark and/or the Cirrus Brand Mark and/or another other payment mark(s), visual parity is required. Visual parity means that the size, frequency, level of color reproduction of the Maestro Brand Mark must be at least equal to the Mastercard and Cirrus Brand Marks and the same as that of the largest other payment mark(s) also appearing on the card back. When the Mastercard Brand Mark and/or Maestro Brand Mark and/or Cirrus Brand Mark are present on a card back, the Brand Marks should appear in the left most position and next to each other in this order: Mastercard Brand Mark, Maestro Brand Mark, Cirrus Brand Mark.

Multi-Account Chip Card

The Multi-Account Chip Card Standards in Chapter 2, Mastercard, apply.

Prohibited Elements

The following elements are prohibited on all Mastercard® cards.

Mastercard Electronic

The Mastercard Electronic Brand Mark must not be present on the front or back of a Debit Mastercard card.

Variations by Region

This section provides variations by region or country.

Canada Region

The Standards in this section are variances and additions to the "global" Standards that apply in the Canada Region.

Debit MasterCard Hologram—Silver

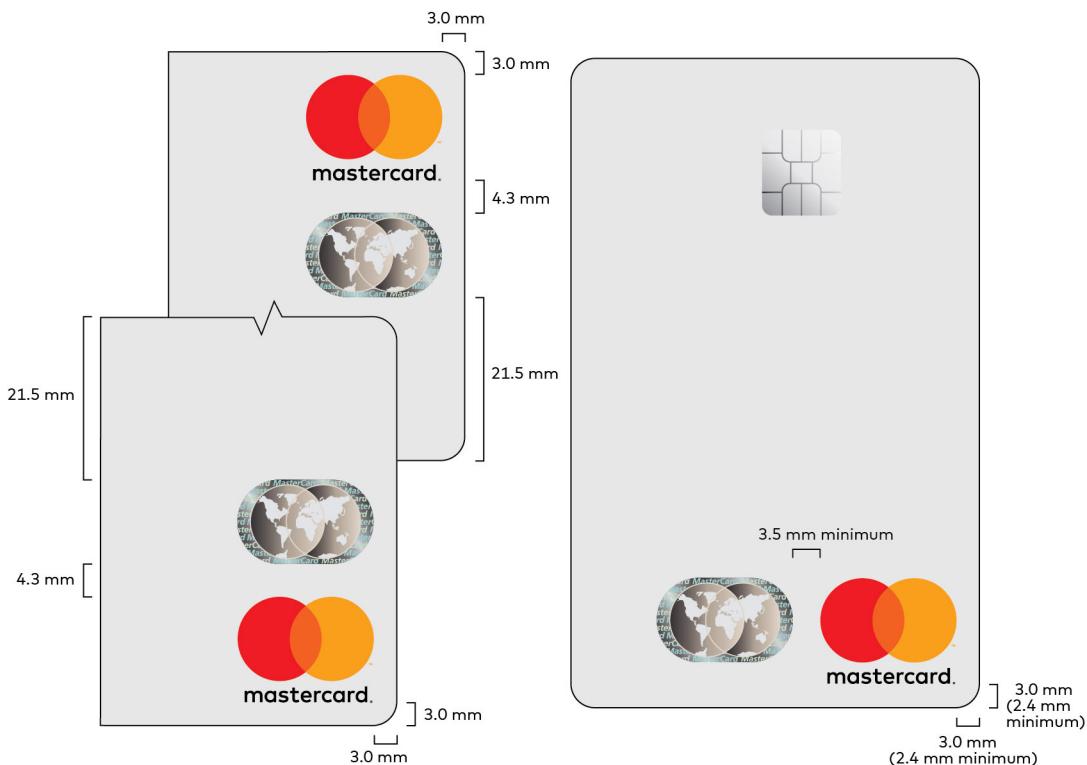
In the Canada Region, the Standards on this subject are replaced in their entirety with the following:

The Mastercard Global Hologram either on the card front or back

When the Mastercard Global Hologram is present on the card back, the Mastercard Global Hologram can be positioned anywhere except behind the chip contact plate area.

When the Mastercard Global Hologram is present on the card front, the Mastercard Global Hologram must be present in one of the following locations:

Mastercard Brand Mark and Mastercard Global Hologram Locations when MasterCard Global Hologram is Present on Card Front



Europe Region

The Standards in this section are variances and additions to the "global" Standards that apply in the Europe Region.

European Union

The Standards in this section are variances and addition to the "global" Standards that apply in the European Union.

Debit MasterCard Hologram—Silver

When a non-Mastercard hologram is present on the card front, the Global Mastercard Hologram or the Debit MasterCard Hologram—Silver (as applicable) must be on the card front.

When a non-Mastercard hologram is present on the card back, the Global Mastercard Hologram or the Debit Mastercard Hologram—Silver (as applicable) must be on the card front or back.

Global Competitor Marks and Local Acceptance Marks

When a non-Mastercard mark is permitted on a Debit Mastercard card as described in *Mastercard Rules*, Chapter 12 Europe Region, 4.9 Use of Marks on Mastercard Cards-EU Only, visual parity is required. Visual parity means that the size, frequency, level of color reproduction of the non-Mastercard mark must be the same or smaller/less than the Mastercard Brand Mark.

United States Region

The Standards in this section are variances and additions to the "global" Standards that apply in the United States Region.

Global Competitor Marks

Competing debit Point-of-Interaction (POI) marks may appear on the back of a Mastercard card or as otherwise agreed to by the Corporation. If the Mastercard Brand Mark and/or the Maestro Brand Mark and/or the Cirrus Brand Mark also appears on the card back, the competing debit POI mark must:

- Appear to the right of the Mastercard , Maestro, and/or Cirrus Brand Mark
- Not be larger than the Mastercard, Maestro, or Cirrus Brand Mark
- Not be at a higher level of color reproduction than the Mastercard, Maestro, and/or Cirrus Brand Mark.

Local Acceptance Marks

Other debit Point-of-Interaction (POI) marks may appear on the back of a Mastercard card or as otherwise agreed to by the Corporation. If the Mastercard Brand Mark and/or the Maestro Brand Mark and/or the Cirrus Brand Mark also appears on the card back, the other debit POI mark must:

- Appear to the right of the Mastercard , Maestro, and/or Cirrus Brand Mark
- Not be larger than the Mastercard, Maestro, or Cirrus Brand Mark
- Not be at a higher level of color reproduction than the Mastercard, Maestro, and/or Cirrus Brand Mark.

MasterCard Brand Marks on Card Back

In the U.S. region, the Standards on this subject is modified as follows:

When a competing and/or local acceptance mark(s) is present on the back of a Debit Mastercard card, an additional Mastercard Brand Mark must be present on the card back.

When the Mastercard Brand Mark is present on the back of a Debit Mastercard card, the Mastercard Brand Mark must be present in the left most position.

Maestro Brand Mark on Card Back

In the U.S. region, the Standards on this subject is modified as follows:

When a competing and/or local acceptance mark(s) appears on the back of a Debit Mastercard, in addition to the required Mastercard Brand Mark, the Maestro Brand Mark may be present on the card back.

When the Mastercard Brand Mark and the Maestro Brand Mark are present on the card back, the Mastercard Brand Mark must be present in the left most position, followed by the Maestro Brand Mark.

Chapter 4 Maestro

This chapter describes the card design requirements for Maestro cards.

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Overview

This chapter defines each Maestro® card design element and indicates whether it is required or optional.

Maestro cards must comply with the Standards identified in Chapter 1, General Information.

Where applicable, variations by region and/or country are provided at the end of this chapter in the Variations by Region section.

Maestro Identification

Maestro identification includes the:

- Maestro Brand Mark
- Maestro Hologram

Maestro Brand Mark

The Maestro Brand Mark must be reproduced using the artwork provided by MasterCard. Refer to the Accessing Mastercard Certified Artwork on Mastercard Connect section in Chapter 1, General Information. The artwork must not be altered; however, the solid in black artwork may be converted to solid in white as specified in the Solid Version in White section later in this chapter.

This section specifies which of the following versions of the Maestro Brand Mark must be present on a card:

- Full-color
- Grayscale
- Solid in black
- Solid in white

The outline version of the Maestro Brand Mark must not appear on a card.

Full-color Version



Element	Color
Maestro Word Mark	White
Drop Shadow	100 percent black
Registered trademark symbol within the Maestro Red circle after the Maestro Word Mark	Reversed to white
Left interlocking circle	Maestro Blue or PANTONE ^{®3} 299C (Refer to the PANTONE Color Formula Guide)
Right interlocking circle	MasterCard Red or PANTONE 485C (Refer to the PANTONE Color Formula Guide)
Registered trademark symbol outside the Maestro Brand Mark, to the right of the Maestro Red circle. This registered trademark, located outside the Maestro Brand Mark, may be omitted when using the Maestro Identification Area (MSIA).	<p>One of the following, whichever provides the best contrast with the background design:</p> <ul style="list-style-type: none"> • Maestro Red • Black • Reversed to white

The colors of the Brand Mark must be reproduced as accurately as the medium allows.

When printing on colored or translucent plastic stock, fully opaque white ink must be printed behind the Brand Mark such that:

- The Brand Mark on finished cards matches its specified colors as if printed on white stock.
- No imagery from the card back is visible through the Brand Mark.

Additionally, when viewing the card front, imagery from the card back must not appear to be touching the Brand Mark.

The certified card manufacturer must evaluate the final color of the Brand Mark on cards by a visual comparison with the *Color Standards for Maestro Cards*. For a copy of the *Color Standards for Maestro Cards*, send an e-mail message to ask.brand.manager@mastercard.com and include your name, complete mailing address, and telephone number.

Grayscale Version

³ PANTONE® is a registered trademark of Pantone, Inc. The colors shown throughout this manual are indicative and not intended to match the PANTONE standards.



The Drop Shadow is not a part of the grayscale version of the Maestro Brand Mark.

Element	Color
Maestro Word Mark	Reversed to white
Registered trademark symbol within the right interlocking circle after the Maestro Word Mark	Reversed to white
Left interlocking circle	100 percent black
Right interlocking circle	40 percent screen of black
Registered trademark symbol outside the Maestro Brand Mark, to the right of the interlocking circles	100 percent black

Solid Version in Black



The Drop Shadow is not a part of the solid version of the Maestro Brand Mark.

Element	Color
Maestro Word Mark	Knockout to background color
Registered trademark symbol within the right interlocking circle after the Maestro Word Mark	Knockout to background color
Left and right interlocking circles	100 percent black

Element	Color
Registered trademark symbol outside the Maestro Brand Mark, to the right of the interlocking circles	100 percent black

Solid Version in White



The Drop Shadow is not a part of the solid version of the Maestro Brand Mark.

Element	Color
Maestro Word Mark	Knockout to background color
Registered trademark symbol within the right interlocking circle after the Maestro Word Mark	Knockout to background color
Left and right interlocking circles	Reversed to white
Registered trademark symbol outside the Maestro Brand Mark, to the right of the interlocking circles	Reversed to white

Outline Version



The outline version of the Maestro Brand Mark must not appear on a card.

Registered Trademark Symbols

Issuers may reference Appendix A, Registration Marks by Country to determine the appropriate marking legend that should follow the Maestro Word Mark. This list in Appendix A is to be used for guidance only and the issuer should adhere to all local requirements of the country where the card is to be issued. For additional information on trademark registration, send an e-mail message to MasterCard Worldwide Legal Department at trademarks@mastercard.com.

Maestro Hologram

When using a clear protective overlay, the overlay must not be placed over the Maestro Hologram.

Refer to Chapter 1, General Information, Hologram Products for information about ordering the Maestro Hologram.

Maestro Identification Placement

Maestro identification must be present on all Maestro cards in one of the following formats:

- **Maestro Identification Area (MSIA)**—The Maestro Brand Mark, Maestro Hologram, and a retaining line present on the card front.
- **Split MSIA**—The Maestro Brand Mark present on the card front or card back, the Maestro Hologram present on the card back. The retaining line is omitted.
- **Brand Mark Only**—The Maestro Brand Mark present on the card front or card back. Both the Maestro Hologram and retaining line are omitted.

NOTE: Variations to this Standard appear in the Europe Region, European Union, and United Kingdom sections at the end of this chapter.

When the Maestro Brand Mark is present on the card front, the Maestro Brand Mark must be:

- Present in full-color. MasterCard recommends the Maestro Brand Mark on the card front.
- Offset printed under the laminate.
- No smaller than 19.0 mm in width when using the Split MSIA or the Brand Mark Only formats. When using the MSIA, the MasterCard provided artwork contains the Maestro Brand Mark in the required size.

When the Maestro Brand Mark is present on the card back, the Maestro Brand Mark must be:

- Present in one of the versions described in the Maestro Brand Mark section earlier in this chapter. MasterCard recommends that the Brand Mark be present in full-color.
- Offset printed under the laminate.
- No smaller than 12.7 mm in width. MasterCard recommends a width of 15.9 mm.

Maestro Identification Area

The MSIA must be outlined with the retaining line, and the retaining line must be a contrasting color to the background. The MSIA must appear in one of two locations on the card front:

- **Upper MSIA**—Upper right corner. Refer to the Upper MSIA Dimensions section later in this chapter.
- **Lower MSIA**—Lower right corner. Refer to the Lower MSIA Dimensions section later in this chapter.

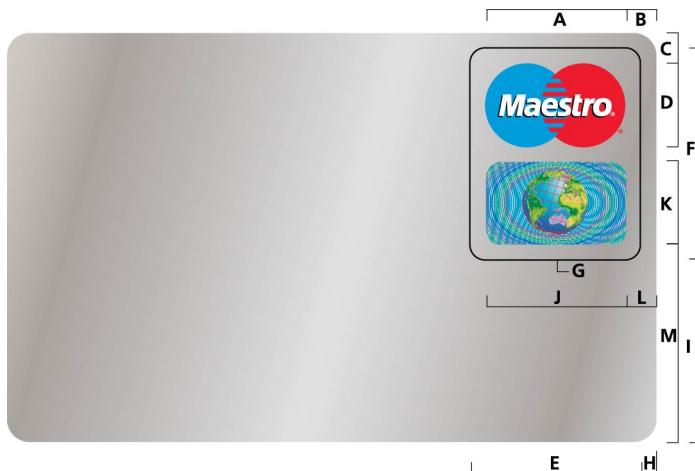
An overall background design (excluding a step-and-repeat pattern) may be present behind the MSIA, however, sufficient contrast must be maintained with the Maestro Brand Mark and retaining line.

Account information, logos, text (for example, program names), or other graphic elements that are not part of an overall background design must not give the impression of being part of, relating to, or overlapping the Maestro Brand Mark.

Account information must not be placed within 2.0 mm of the MSIA. The primary account number (PAN) is the only exception.

Upper MSIA Dimensions

The MSIA is placed in the upper right corner with the Maestro Brand Mark placed above the Maestro Hologram.



Upper MSIA Dimensions

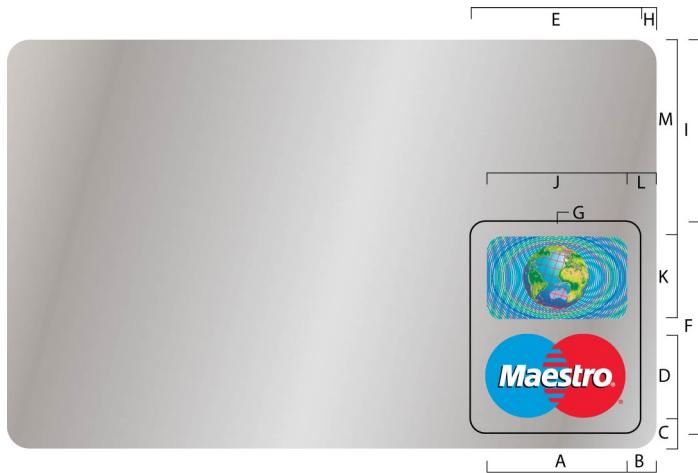
ID	Dimensions
A	Maestro Brand Mark width: 19.0 mm

ID	Dimensions
B	Right edge of Brand Mark to right edge of card: 4.0 mm
C	Edge of Brand Mark to edge of card: 4.0 mm
D	Maestro Brand Mark height: 11.4 mm
E	Width from the outside of the retaining line: 22.5 mm
F	Height from the outside of the retaining line: 28.0 mm
G	Retaining line thickness: 0.2 mm
H	Right edge of the retaining line to the right edge of the card: 2.0 mm
I	Edge of the retaining line to the edge of the card: 24.0 mm
J	Maestro Hologram width: 18.5 mm
K	Maestro Hologram height: 11.0 mm
L	Right edge of the Maestro Hologram to the right edge of the card: 4.0 mm
M	Edge of the Maestro Hologram to the edge of the card: 26.0 mm

A card trim tolerance of ± 0.8 mm relative to dimensions from card edges is permitted.

Lower MSIA Dimensions

The MSIA is placed in the lower right corner with the Maestro Brand Mark placed below the Maestro Hologram.



ID	Dimensions
-----------	-------------------

Refer to Upper MSIA Dimensions for A—M dimensions.

Split Maestro Identification Area

When the Maestro Brand Mark is present on the card front the Brand Mark must be present in one of the following Brand Mark Areas:

- **Brand Mark Area A**
- **Brand Mark Area B**
- **Brand Mark Area C**
- **Brand Mark Area D**
- **Brand Mark Area E**

When the Maestro Brand Mark appears on the card back, placement is at the issuer's discretion.

Account information, logos, text (for example, program name), or other graphic elements that are not part of an overall background design must not:

- Give the impression of being part of, relating to, or overlapping the Maestro Brand Mark
- Be placed within 4.0 mm of the Maestro Brand Mark on a Split MSIA card, however, the PAN must not be placed within 1.5 mm of the Maestro Brand Mark on a Split MSIA card.

The Maestro Hologram must appear on the card back and may be impacted by embossing. Placement of the Maestro Hologram is at the issuer's discretion, however, the Maestro Hologram must not be:

- Impacted by any other design element
- Placed behind the chip contact plate area

Maestro Brand Mark Only

The Maestro Brand Mark must be present as described in the preceding section, Split Maestro Identification Area; however, the Maestro Hologram is omitted.

Additional MasterCard Worldwide Brand Marks

This section defines which of the MasterCard Worldwide Brand Marks may be present on a card that has the Maestro Brand Mark on the card front or back.

MasterCard

The MasterCard Brand Mark must not be present on the front or back of a Maestro card.

MasterCard Electronic

The MasterCard Electronic Brand Mark must not be present on the card front or back.

Maestro

An additional Maestro Brand Mark may be present on the card back when the Maestro Brand Mark is present on the card front and, if present, must be a minimum of 12.7 mm in width.

Cirrus

The Cirrus Brand Mark may be present on the card front or back and, if present on the card back, must be a minimum of 12.7 mm in width. MasterCard recommends the Maestro Brand Mark be present in Brand Mark Area A or the Lower MSIA on the card front and the Cirrus Brand Mark on the card back.

Non-MasterCard Marks

The following non-MasterCard marks may be present on a card that has the Maestro Brand Mark on the card front or back, however visual parity is required:

- Local/international ATM mark(s)
- Local/regional/international POS debit mark(s)
- Issuer logo/brand mark also serving as an acceptance mark

Visual parity means that the size, frequency, level of color reproduction of the Maestro Brand Mark at least must be the same as that for any other mark(s) appearing on the same side of the card, but no smaller than 12.7 mm in width.

A card must not include any visible indication communicating that acceptance or use of the Mark or the Maestro payment application is limited, geographically or otherwise.

NOTE: Variations to this Standard appear in the European Union section at the end of this chapter.

Issuer Identification

The issuer of the card must be identified using one or both of the following methods:

- Issuer name and/or logo on the card front.

Issuer identification must remain 4.0 mm from the MSIA or Maestro Brand Mark. Issuer identification must not give the impression of being part of, relating to, or overlapping the Maestro Brand Mark.

- Licensee Acknowledgement statement on the card back. Refer to the Licensee Acknowledgement Statement section later in this chapter for requirements.

Additional Information

Any additional data may be included at the issuer's discretion. The font, color, size, and location of these elements is at the issuer's discretion.

Account Information

Account Information is the information specific to the cardholder. The Account Information contains the following elements:

- Primary Account Number (PAN)
- Dating Legend and Dates
- Cardholder Name

Account information must be embossed or unembossed on the card front or back or both.

NOTE: Variations to this Standard appear in the European Union section at the end of this chapter.

Primary Account Number (PAN)

The PAN must be no less than 12 numbers and no more than 19 numbers in length.

The PAN must be present on the card front or back or both.

NOTE: Variations to this Standard appear in the Europe Region, European Union, and Single European Payments Area sections at the end of this chapter.

First Four Digits of the BIN/PAN

The first four digits of the BIN/PAN may be present and if present must comply with the specification for the first four digits of the BIN/PAN included in Chapter 2, Mastercard.

Valid Dates and Expiration Dates

An expiration date may be present on the card or back or both. When an expiration is present on the card, the expiration date must be one of the following:

- Less than 20 years from the date of issuance.
- December 2049 (for non-expiring card).

All other specifications in the Valid Dates and Expiration Dates section in Chapter 2, MasterCard, apply.

NOTE: Variations to this standard appear in the Europe Region, European Union, Italy, and San Marino sections at the end of this chapter.

Dating Legends

Dating legends may be present on the card and if used, the specifications in the Dating Legends section in Chapter 2, MasterCard, apply.

Cardholder Name

A cardholder name may be present on the card front or back or both and, if used, must follow the specifications in the Cardholder Name section in Chapter 2, MasterCard. MasterCard recommends the cardholder name appear on the card front.

Card Front Elements

This section defines the design elements used on the Maestro card front.

Ultraviolet Printing

The brand name **Maestro** may optionally be printed on the card front in ultraviolet ink. The font and size are at the issuer's discretion. The location is at the issuer's discretion, however, if the ultraviolet text is printed over the Maestro Brand Mark, the ultraviolet ink must not interfere with the color of the Maestro Brand Mark.

NOTE: Ultraviolet ink is not visible to the naked eye. Ultraviolet ink may be viewed only under an ultraviolet lamp.

Category Identification

NOTE: Guidelines on this subject appear in the European Union section at the end of this chapter.

Card Back Elements

This section defines the design elements used on the Maestro card back.

Licensee Acknowledgement Statement

The Licensee Acknowledgement Statement may be present on the card back. When the Issuer name and/or logo is not present on the card front then the Licensee Acknowledgement Statement must be present on the card back.

The Licensee Acknowledgement Statement is as follows:

This card is issued by (FULL ISSUER NAME) under license from MasterCard International or its Affiliates.

NOTE: Variations to this Standard appear in sections Asia/Pacific Region and Middle East/Africa Region.

The following abbreviations are also acceptable:

- "Limited" to "Ltd."
- "Company" to "Co."
- "Public Limited Company" to "PLC"
- "National Association" to "N.A."

The word "License" may be spelled either "License" or "Licence".

The **FULL ISSUER NAME** is the legal name of the entity licensed to issue Maestro card programs. The typeface, color, location, and size is at the issuer's discretion and must be clearly legible. The statement must be printed under the laminate or printed using an unembossed method.

The Licensee Acknowledgement Statement must be present in English. The Licensee Acknowledgement Statement may also appear in the local language.

Local-use only cards may include the Licensee Acknowledgement Statement solely in the local language.

Card Source Identification

The specifications in the Card Source Information section in Chapter 2, MasterCard, apply with the following exceptions:

- The MasterCard ICA may be present.
- The Maestro identifier may be present.

NOTE: ICAs are not assigned to Maestro issuers. The Maestro identifier is assigned by MasterCard and consists of five numbers starting with the number eight.

Magnetic Stripe

A magnetic stripe must be present on the card back and must meet applicable ISO 7811/6 standards. MasterCard recommends a high coercivity stripe.

Signature Panel

Cards with the card front used for education institution student identification may include one of the following:

- The cardholder signature laser engraved on the card front or back
- One of the following signature panels on the card back
 - White signature panel. Placement and size is at the issuer's discretion but must not be impacted by any other design element.
 - Issuer proprietary signature panel. Placement and size is at the issuer's discretion but must not be impacted by any other design element.

- Maestro Signature Panel. Placement is at the issuer's discretion but must not be impacted by any other design element.

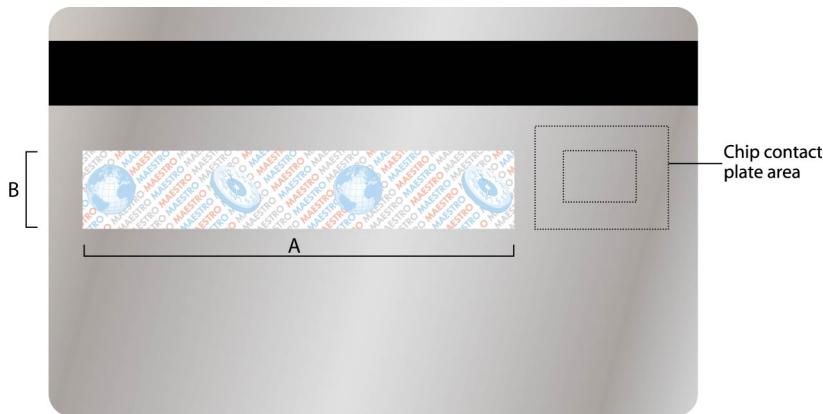
All other cards must contain one of the following:

- The cardholder signature laser engraved on the card front or back.
- One of the following signature panels on the card back:
 - White signature panel. Placement and size is at the issuer's discretion but must not be impacted by any other design element.
 - Issuer proprietary signature panel. Placement and size is at the issuer's discretion but must not be impacted by any other design element.
 - Maestro Signature Panel. Placement is at the issuer's discretion but must not be impacted by any other design element.

The Maestro Signature Panel is a tamper evident foil with the brand name "Maestro" displayed as a repeat pattern at a 45 degree angle, on a white background, alternately printed in red (PANTONE 485C) and blue (PANTONE 299C). In addition, the brand name "Maestro" is printed in yellow ultraviolet ink. The Maestro Signature Panel foil is hot stamped on the card back.

The signature panel must not be placed over the chip contact plate area, if present.

Maestro Signature Panel



Maestro Signature Panel

ID	Dimensions
A	Minimum width: 26.0 mm
B	Minimum height: 7.0 mm

Last Four Digits of the PAN

Effective 2 June 2014, the last four digits of the PAN are prohibited from being present on the card back in the signature panel of newly issued or re-issued cards.

NOTE: Variations to this Standard appear in the China section at the end of this chapter.

Card Validation Code 2 (CVC2)

The CVC2 value may be present on the card and, if used, must follow the specifications in the Card Validation Code (CVC) 2 section in Chapter 2, MasterCard.

NOTE: Variations to this Standard appear in the Europe Region, European Union, Italy, San Marino and United Kingdom sections at the end of this chapter.

Authorized Signature and Not Valid Unless Signed

“Authorized Signature”, “Not Valid Unless Signed” or equivalent wording, may appear adjacent to the signature panel. The font, color, size, and language is at the issuer’s discretion.

Customer Service Telephone Number

The issuer’s customer service telephone number must be present on the card back as described in the Customer Service Telephone Number section in Chapter 2, MasterCard.

NOTE: Variations to this Standard appear in section Europe Region.

Affinity or co-branded cards must include the issuer’s customer service telephone number on the card back. The font, color, size, and location on the card back is at the issuer’s discretion.

Variations by Region

This section provides variations by region or country.

Asia Pacific Region

This section provides variations to the specifications listed in this chapter for the Asia Pacific Region:

Licensee Acknowledgement Statement

The second paragraph of Licensee Acknowledgement Statement earlier in this chapter is replaced with the following:

The Licensee Acknowledgement statement is as follows:

This card is issued by (FULL ISSUER NAME) under license from MasterCard Asia/Pacific Pte. Ltd.

China

This section provides variations to the specifications listed in this chapter for China.

Last Four Digits of the PAN

The Last Four Digits of the PAN section earlier in this chapter is modified to include the following:

The last four digits of the PAN must be:

- Positioned in the upper right corner of the signature panel
- Aligned with the three CVC2 digits positioned off the signature panel in the CVC2 box
- Separated from the CVC2 digits by a single space
- Printed using one of the following methods:
 - A specialized indent-printing module. Refer to the Card Validation Code (CVC) 2 section in Chapter 2, MasterCard
 - One of the unembossed methods described in the Personalization Techniques section in Chapter 1, General Information. When using one of the unembossed methods, the font, color, and size of the last four digits of the PAN is at the issuer's discretion; however the minimum height is 2.0 mm. The last four digits of the PAN must be clearly legible. MasterCard recommends a maximum height of half the height of the signature panel. When a clear protective overlay is applied over the last four digits of the PAN, the area available for the cardholder signature must not be affected or reduced.

MasterCard recommends the same printing method, type, color, and size are used for both the Last Four Digits of the PAN and the CVC2

Europe Region

This section provides variations to specifications for the Europe region.

Maestro Identification Placement

The first paragraph of the Maestro Identification Placement section earlier in this chapter is replaced the following:

Issuers must use one of the following formats:

- **Maestro Identification Area (MSIA)**—The Maestro Brand Mark, Maestro Hologram, and a retaining line present on the card front.
- **Split MSIA**—The Maestro Brand Mark present on the card front, the Maestro Hologram present on the card back. The retaining line is omitted.
- **Brand Mark Only:**
 - On cards with the card front used for educational institution student identification, the Maestro Brand Mark is present on the card front or card back. On all other cards, the Maestro Brand Mark is present on the card front.
 - Both the Maestro Hologram and retaining line are omitted.

Primary Account Number (PAN)

The following is in addition to the Primary Account Number (PAN) section earlier in this chapter:

- MasterCard recommends that when the International Bank Account Number (IBAN) is present on the card that the IBAN is labeled "Account Number (IBAN)" and the PAN is labeled with the words "Card Number".
- Not be embossed on chip-only cards.

Valid Dates and Expiration Dates

The following is in addition to the Valid Dates and Expiration Dates section earlier in this chapter:

The maximum validity period for a Maestro card using the Europay Security Platform (ESP) PIN Verification Value (PVV) is the current year plus four (effectively a five-year validity period).

Card Validation Code (CVC) 2

The following is in addition to the Card Validation Code (CVC) 2 section earlier in this chapter.

MasterCard recommends the CVC2 value be present.

Customer Service Telephone Number

The Customer Service Telephone Number section earlier in this chapter is replaced in its entirety with the following:

A customer service telephone number may be present on the card back and, if present, must follow the specifications in the Customer Service Telephone Number section earlier in this chapter. MasterCard recommends including a customer service telephone number on the card back.

European Union

This section provides variations to specifications listed in this chapter for the European Union.

In addition to the rules in this chapter, effective 9 June 2016 these guidelines apply to cards issued in the European Union:

Category Identification

Category identification is the word "Debit" or "Prepaid" or "Credit" or "Commercial" as corresponding to the program category. Category identification:

- May appear in English (suggested option) or local language on the card
- May be uppercase, lowercase, or title case letters, however, the recommended height of the shortest letter is at least 2.5 mm
- May appear in a font of the issuer's choosing, however, a sans serif font is recommended
- May appear in any color, however, the Category Identifier should be clearly legible against the background

- May be printed using one of the following methods:
 - Unemboss printing (as described in the Personalization Techniques section in Chapter 1, General Information)
 - Printed under the laminate
 - Embossed (only on embossing line 2, 3 or 4, in addition to the expiration date and/or cardholder name)
- Must maintain at least a minimum distance of 4.0 mm from the Maestro Brand Mark when the Split MSIA is used and, if present, a Maestro program identifier that is in an approved combination with the Maestro Brand Mark
- Must maintain at least a minimum distance of 2.0 mm from any other design element including the MSIA or account information, except when the design element is part of an overall background design
- On multi-account chip cards (for example credit and debit account present on the same card), category identification corresponding to each payment application may be present on the card.

Co-badging

This section provides variations to specifications listed in this chapter when a mark not owned by MasterCard is permitted on a Maestro card as described in the *MasterCard Rules*, Chapter 12 Europe Region, 4.8 Use of Marks on Maestro and Cirrus Cards-EU Only.

Maestro Identification Placement

When a non-Maestro hologram is present on the card front, the Maestro Hologram must be on the card front.

When a non-Maestro hologram is present on the card back, the Maestro Hologram must be on the card front or back.

Global Competitor Marks and Local Acceptance Marks

When a non-Maestro mark is present on the card, visual parity is required. Visual parity means that the size, frequency, level of color reproduction of the non-Maestro mark must be the same or smaller/less than the Maestro Brand Mark.

Account Information

When non-Maestro account information is present on the card front or back, the non-Maestro account information must be unemboss printed in a size equal to or smaller than the Maestro account information.

When non-Maestro account information is present on the card front, the Maestro account information must be on the card front.

When non-Maestro account information is present on the card back, the Maestro account information must be on the card front or back.

Primary Account Number

When a non-Maestro account number is present on the card, the Maestro primary account number must be clearly labeled as such.

Valid Date and Expiration Date

The valid and/or expiration dates must be the same for all accounts on a card.

Card Validation Code (CVC) 2

When a non-Maestro security code is present on the card front or back, the Maestro CVC 2 must be present on the card and clearly labeled as such.

Italy

This section provides variations to specifications for Italy.

Valid Dates and Expiration Dates

An expiration date must appear on a Maestro card that is enabled for e-commerce transactions.

On all other Maestro cards, an expiration date is optional.

Card Validation Code (CVC) 2

The Card Validation Code (CVC) 2 section earlier in this chapter is replaced with the following:

The CVC2 value must appear on a Maestro card that is enabled for e-commerce transactions.

The CVC2 value must not appear on a Maestro card that are not enabled for e-commerce transactions.

San Marino

This section provides variations to specifications for San Marino.

Valid Dates and Expiration Dates

An expiration date must appear on a Maestro card that is enabled for e-commerce transactions.

On all other Maestro cards, an expiration date is optional.

Card Validation Code 2 (CVC 2)

The Card Validation Code (CVC) 2 section earlier in this chapter is replaced with the following:

The CVC 2 value must appear on a Maestro card that is enabled for e-commerce transactions.

The CVC 2 value must not appear on a Maestro card that are not enabled for e-commerce transactions.

United Kingdom

This section provides variations to specifications for the United Kingdom.

Maestro Identification Placement

The first paragraph of the Maestro Identification Placement section is replaced with the following:

Issuers must use one of the following formats:

- **Maestro Identification Area (MSIA)**—The Maestro Brand Mark, Maestro Hologram, and a retaining line present on the card front.
- **Split MSIA**—The Maestro Brand Mark present on the card front, the Maestro Hologram present on the card back. The retaining line is omitted.

Card Validation Code (CVC) 2

The Card Validation Code (CVC) 2 section is replaced with the following:

The CVC 2 value must be indent printed either on the signature panel or in a white panel adjacent to the signature panel.

Single European Payments Area

This section provides variations to specifications for the Single European Payments Area.

Primary Account Number (PAN)

The Primary Account Number (PAN) section is replaced with the following:

The PAN on prepaid Maestro cards is optional. MasterCard recommends the PAN on prepaid Maestro cards appear on the card front or back.

On all other cards issued or re-issued after 1 April 2011, the PAN must appear on the card front or back.

Middle East/Africa Region

This section provides variations for all countries in the Middle East/Africa Region:

Licensee Acknowledgement Statement

The second paragraph of the Licensee Acknowledgement Statement is replaced with the following:

The Licensee Acknowledgement statement is as follows:

This card is issued by (FULL ISSUER NAME) under license from MasterCard Asia/Pacific Pte. Ltd.

Chapter 5 Cirrus

This chapter describes the card design requirements for Cirrus cards.

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Overview

This chapter defines each Cirrus® card design element and indicates whether it is required or optional.

Cirrus must comply with the Standards identified in Chapter 1, General Information.

Where applicable, variations by region and/or country are provided at the end of this chapter.

Cirrus Identification

Cirrus identification is the Cirrus Brand Mark.

Cirrus Brand Mark

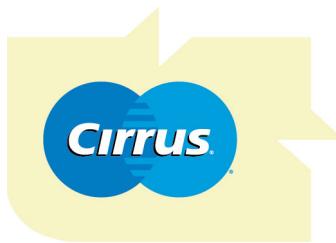
The Cirrus Brand Mark must be reproduced using the artwork provided by MasterCard. Refer to the Accessing Mastercard Certified Artwork on Mastercard Connect section in Chapter 1, General Information. The artwork must not be altered; however, the solid in black artwork may be converted to solid in white as specified in the Solid Version in White section later in this chapter.

This section specifies which of the following versions of the Cirrus Brand Mark must be present on a card:

- Full-color
- Grayscale
- Solid in black
- Solid in white

The outline version of the Cirrus Brand Mark must not appear on a card.

Full-color Version



Element	Color
Cirrus Word Mark	Reversed to white
Drop Shadow	100 percent black

Element	Color
Registered trademark symbol within the Cirrus Light Blue circle after the Cirrus Word Mark	Reversed to white
Left interlocking circle	Cirrus Dark Blue or PANTONE [®] 285C (Refer to the PANTONE Color Formula Guide)
Right interlocking circle	Cirrus Light Blue or PANTONE 299C (Refer to the PANTONE Color Formula Guide)
Registered trademark symbol outside the Cirrus Brand Mark, to the right of the Cirrus Light Blue circle.	One of the following, whichever provides the best contrast with the background design: <ul style="list-style-type: none"> • Cirrus Light Blue • Black • Reversed to white

The colors of the Brand Mark must be reproduced as accurately as the medium allows.

When printing on colored or translucent plastic stock, fully opaque white ink must be printed behind the Brand Mark such that:

- The Brand Mark on finished cards matches its specified colors as if printed on white stock.
- No imagery from the card back is visible through the Brand Mark.

Additionally, when viewing the card front, imagery from the card back must not appear to be touching the Brand Mark.

The certified card manufacturer must evaluate the final color of the Brand Mark on cards by a visual comparison with the *MasterCard Plastic Card Manufacturers Color Guide*. For a copy of the *MasterCard Plastic Card Manufacturers Color Guide*, send an e-mail message to licensing@mastercard.com and include your name, complete mailing address, and telephone number.

Grayscale Version

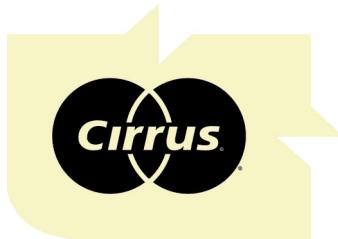


⁴ PANTONE® is a registered trademark of Pantone, Inc. The colors shown throughout this manual are indicative and not intended to match the PANTONE standards.

The Drop Shadow is not a part of the grayscale version of the Cirrus Brand Mark.

Element	Color
Cirrus Word Mark	Reversed to white
Registered trademark symbol within the right interlocking circle after the Cirrus Word Mark	Reversed to white
Left interlocking circle	100 percent black
Right interlocking circle	40 percent screen of black
Registered trademark symbol outside the Cirrus Brand Mark, to the right of the interlocking circles	100 percent black

Solid Version in Black



The Drop Shadow is not a part of the solid version of the Cirrus Brand Mark.

Element	Color
Cirrus Word Mark	Knockout to background color
Registered trademark symbol within the right interlocking circle after the Cirrus Word Mark	Knockout to background color
Left and right interlocking circles	100 percent black
Registered trademark symbol outside the Cirrus Brand Mark, to the right of the interlocking circles	100 percent black

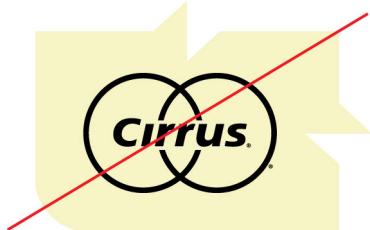
Solid Version in White



The Drop Shadow is not a part of the solid version of the Cirrus Brand Mark.

Element	Color
Cirrus Word Mark	Knockout to background color
Registered trademark symbol within the right interlocking circle after the Cirrus Word Mark	Knockout to background color
Left and right interlocking circles	Reversed to white
Registered trademark symbol outside the Cirrus Brand Mark, to the right of the interlocking circles	Reversed to white

Outline Version



The outline version of the Cirrus Brand Mark must not appear on a card.

Registered Trademark Symbols

Issuers may reference Appendix B, MasterCard Registration Marks by Country to determine the appropriate marking legend that should follow the Cirrus Word Mark. This list in Appendix B is to be used for guidance only and the issuer should adhere to all local requirements of the country where the card is to be issued. For additional information on trademark registration, send an e-mail message to MasterCard Worldwide Legal Department at trademarks@mastercard.com.

Cirrus Identification Placement

The Cirrus Brand Mark must be present on all Cirrus cards on the card front or card back; placement is at the issuer's discretion. Account information, logos, text (for example, program name), or other graphic elements that are not part of an overall background design must not:

- Give the impression of being part of, relating to, or overlapping the Cirrus Brand Mark.
- Be placed within 1.5 mm of the Cirrus Brand Mark.

When the Cirrus Brand Mark is present on the card front, the Cirrus Brand Mark must be:

- Present in full-color. MasterCard recommends the Cirrus Brand Mark on the card front.
- Offset printed under the laminate.
- No smaller than 19.0 mm in width. The MasterCard provided artwork contains the Cirrus Brand Mark in the required size.

When the Cirrus Brand Mark is present on the card back, the Cirrus Brand Mark must be:

- Present in one of the versions described in the Cirrus Brand Mark section earlier in this chapter. MasterCard recommends that the Brand Mark be present in full-color.
- Offset printed under the laminate.
- No smaller than 12.7 mm in width. MasterCard recommends a width of 15.9 mm.

Additional MasterCard Worldwide Brand Marks

This section defines which of the MasterCard Worldwide Brand Marks may be present on a card that has the Cirrus Brand Mark on the card front or back.

MasterCard

The MasterCard Brand Mark must not be present on the card when the Cirrus Brand Mark is on the card front.

The MasterCard Brand Mark may be present on the card when the Cirrus Brand Mark is on the card back, however, the Standards in Chapter 2, MasterCard, or Chapter 3, Debit MasterCard, apply.

MasterCard Electronic

The MasterCard Electronic Brand Mark must not be present on the card front or back.

Maestro

The Maestro Brand Mark must not be present on the card back when the Cirrus Brand Mark is on the card front.

The Maestro Brand Mark may be present on the card front when the Cirrus Brand Mark is present on the card front and, if present, must be a minimum of 12.7 mm in width.

Cirrus

An additional Cirrus Brand Mark may be present on the card back and, if present on the card back, must be a minimum of 12.7 mm in width.

Issuer Identification

The issuer of the card must be identified using one or both of the following methods:

- Issuer name and/or logo on the card front.
Issuer identification must remain 4.0 mm from the Cirrus Brand Mark. Issuer identification must not give the impression of being part of, relating to, or overlapping the Cirrus Brand Mark.
- Licensee Acknowledgement statement on the card back. Refer to the Licensee Acknowledgement Statement section later in this chapter for requirements.

Additional Information

Any additional data may be included at the issuer's discretion. The typeface, color, size, and location of these elements is at the issuer's discretion.

Account Information

Account Information is the information specific to the cardholder. Account Information contains the following elements:

- Primary Account Number (PAN)
- Dating Legend and Dates
- Cardholder Name

Account information must be embossed or unembossed on the card front or back or both.

Primary Account Number (PAN)

The PAN must:

- Appear on the card front or back or both.
- Be no less than 12 numbers and no more than 19 numbers in length.

First Four Digits of the BIN/PAN

The first four digits of the BIN/PAN may be present and if present:

- Must appear directly below the first digit of the complete PAN.
- The specifications in Chapter 2, MasterCard, First Four Digits of the BIN/PAN apply.

Valid Dates and Expiration Dates

An expiration date may be present on the card front or back or both and if used, must be one of the following:

- Less than 20 years from the date of issuance.
- December 2049 (for non-expiring card).

All other specifications in Chapter 2, MasterCard, Valid Dates and Expiration Dates apply.

NOTE: Variations to this standard appear in the Europe Region section later in this chapter.

Dating Legends

Dating legends may be present on the card and if used, the specifications in Chapter 2, MasterCard, Dating Legends apply.

Cardholder Name

A cardholder name may be present on the card front or back or both and, if used, must follow the specifications in Chapter 2, MasterCard, Cardholder Name. MasterCard recommends the cardholder name appear on the card front.

Card Front Elements

This section defines the design elements used on the Cirrus card front.

Ultraviolet Printing

The brand name **Cirrus** may optionally be printed on the card front in ultraviolet ink. The font and size are at the issuer's discretion. The location is at the issuer's discretion, however, if the ultraviolet text is printed over the Cirrus Brand Mark, the ultraviolet ink must not interfere with the color of the Cirrus Brand Mark.

NOTE: Ultraviolet ink is not visible to the naked eye. Ultraviolet ink may be viewed only under an ultraviolet lamp.

Card Back Elements

This section defines the design elements used on the Cirrus card back.

Licensee Acknowledgement Statement

The Licensee Acknowledgement Statement may be present on the card back. When the Issuer name and/or logo is not present on the card front then the Licensee Acknowledgement Statement must be present on the card back.

The Licensee Acknowledgement Statement is as follows:

This card is issued by (FULL ISSUER NAME) under license from MasterCard International or its Affiliates.

NOTE: Variations to this Standard appear in the Asia/Pacific Region and Middle East/Africa Region sections at the end of this chapter.

The following abbreviations are also acceptable:

- "Limited" to "Ltd."
- "Company" to "Co."
- "Public Limited Company" to "PLC"
- "National Association" to "N.A."

The word "License" may be spelled either "License" or "Licence".

The **FULL ISSUER NAME** is the legal name of the entity licensed to issue Cirrus card programs. The typeface, color, location, and size is at the issuer's discretion and must be clearly legible. The statement must be printed under the laminate or printed using an unembossed method.

The Licensee Acknowledgement Statement must be present in English. The Licensee Acknowledgement Statement may also appear in the local language.

Local-use only cards may include the Licensee Acknowledgement Statement solely in the local language.

Card Source Identification

The specifications in Chapter 2, MasterCard, Card Source Identification apply with the following exceptions:

- The MasterCard ICA may be present.
- The Cirrus identifier may be present.

NOTE: ICAs are not assigned to Cirrus issuers. The Cirrus identifier is assigned by MasterCard and consists of five numbers starting with the number eight.

Magnetic Stripe

A magnetic stripe must be present on the card back and must meet applicable ISO 7811/6 standards. MasterCard recommends a high coercivity stripe.

Signature Panel

The card may contain one of the following signature panels on the card back:

- White signature panel.
- Issuer proprietary signature panel.

The signature panel must not be placed over the chip contact plate area, if present.

Placement and size of the signature panel is at the issuer's discretion but must not be impacted by any other design element.

Card Validation Code (CVC) 2

The CVC2 value may be present on the card and, if used, must follow the specifications in Chapter 2, MasterCard, Card Validation Code (CVC) 2.

Last Four Digits of the PAN

Effective 2 June 2014, the last four digits of the PAN are prohibited from being present on the card back in the signature panel of newly issued or re-issued cards.

NOTE: Variations to this Standard appear in the China section at the end of this chapter.

Authorized Signature and Not Valid Unless Signed

“Authorized Signature”, “Not Valid Unless Signed” or equivalent wording, may appear adjacent to the signature panel. The font, color, size, and language is at the issuer’s discretion.

Customer Service Telephone Number

The issuer’s customer service telephone number must be present on the card back as described in Chapter 2, MasterCard, Customer Service Telephone Number.

Affinity or co-branded cards must include the issuer’s customer service telephone number on the card back. The font, color, size, and location on the card back is at the issuer’s discretion.

Variations by Region

This section provides variations by region or country.

Asia Pacific Region

This section provides variations for all countries in the Asia Pacific Region:

Licensee Acknowledgement Statement

The second paragraph of the Licensee Acknowledgement Statement section earlier in this chapter is replaced with the following:

The Licensee Acknowledgement statement is as follows:

This card is issued by (FULL ISSUER NAME) under license from MasterCard Asia/Pacific Pte. Ltd.

China

This section provides variations to the specifications listed in this chapter for China.

Last Four Digits of the PAN

The Last Four Digits of the PAN section earlier in this chapter is modified to include the following:

The last four digits of the PAN must be:

- Positioned in the upper right corner of the signature panel.
- Aligned with the three CVC2 digits positioned off the signature panel in the CVC2 box
- Separated from the CVC2 digits by a single space
- Printed using one of the following methods:
 - A specialized indent-printing module (refer to Chapter 2, MasterCard, Card Validation Code (CVC) 2).
 - One of the unembossed methods described in Chapter 1, General Information, Personalization Techniques. When using one of the unembossed methods, the font, color, and size of the last four digits of the PAN is at the issuer's discretion; however the minimum height is 2.0 mm. The last four digits of the PAN must be clearly legible. MasterCard recommends a maximum height of half the height of the signature panel. When a clear protective overlay is applied over the last four digits of the PAN, the area available for the cardholder signature must not be affected or reduced.

MasterCard recommends the same printing method, type, color, and size are used for both the Last Four Digits of the PAN and the CVC2

Europe Region

This section provides variations to specifications for the Europe region.

Valid Dates and Expiration Dates

The following is in addition to the Valid Dates and Expiration Dates section earlier in this chapter:

The maximum validity period for a Cirrus card using the Europay Security Platform (ESP) PIN Verification Value (PVV) is the current year plus four (effectively a five-year validity period).

Middle East/Africa Region

This section provides variations to the specifications listed in this chapter for the Middle East/Africa Region:

Licensee Acknowledgement Statement

The second paragraph of Licensee Acknowledgement Statement is replaced with the following:

The Licensee Acknowledgement statement is as follows:

This card is issued by (FULL ISSUER NAME) under license from MasterCard Asia/Pacific Pte. Ltd.

Chapter 6 Mastercard Electronic

This chapter describes the card design requirements for Mastercard Electronic™ cards.

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Overview

Mastercard Electronic™ cards must comply with the Standards identified in Chapter 1, General Information, and Chapter 2, Mastercard with the **variations** identified in this chapter.

The Debit Mastercard Hologram and/or the Debit Identifier must not appear on a Mastercard Electronic card, however, the word **Debit** may appear in another location on the card front.

This chapter lists the Mastercard Electronic card design requirements for the following card programs:

Mastercard Electronic Card Programs

Program Code	Program Name
MBE	Mastercard Electronic™ Business
MCE	Mastercard Electronic™
MED	Debit Mastercard® Electronic (Non-U.S.)
MIB	ISIC Mastercard Electronic™ Student
MIH	ISIC Debit Mastercard Electronic™ Student (Non-U.S.)
MIK	ISIC Mastercard Electronic™ Prepaid Student (Non-U.S.)
MRB	Prepaid Mastercard Electronic™ Business
MRC	Prepaid Mastercard Electronic™ (Non-U.S.)

NOTE: All programs are not available in all regions. The ICA/BIN Request Forms (Forms 658a–658f) contain a list of programs available in each region.

Mastercard Electronic Identification

Mastercard Electronic identification includes the:

- Mastercard Electronic Brand Mark and Mastercard Electronic Legend, **100% Electronic**, in white against Mastercard Dark Blue background surrounded by a white retaining line. PANTONE® 2758C may substitute for Mastercard Dark Blue.
- One of the following Mastercard Electronic Legends:
 - **VALID ONLY WHERE MASTERCARD ELECTRONIC IS ACCEPTED**
 - **VALID ONLY IN [country name] WHERE MASTERCARD ELECTRONIC IS ACCEPTED**
- Mastercard Global Hologram

Mastercard certified card manufacturers must use the Mastercard Electronic artwork provided by Mastercard. The elements of all Mastercard brand artwork have been created in a specific size and relationship that must not be edited, altered, or recreated.

Mastercard Electronic Identification Placement

Mastercard Electronic identification must be present on all Mastercard Electronic cards in one of the following formats:

- **Mastercard Electronic Identification Area (MEIA)**—The Mastercard Electronic Brand Mark, Mastercard Electronic Legend, and Mastercard Global Hologram present on the card front.
- **Split MEIA**—The Mastercard Electronic Brand Mark and Mastercard Electronic Legend present on the card front. The Mastercard Global Hologram and/or Mastercard HoloMag present on the card back.

Mastercard Electronic Identification Area

The MEIA must be present in the lower position. The Mastercard Electronic artwork provided by Mastercard contains the MEIA in the required lower position.

Mastercard Electronic Identification Area Placement



Split Mastercard Electronic Identification Area (MEIA)

The Mastercard Electronic Brand Mark must be present in one of the locations described in Chapter 2, Mastercard, Required Elements, MasterCard Brand Mark.

Split Mastercard Electronic Identification Area Placement



Card Front Elements

This section identifies the design element exceptions for the Mastercard Electronic card front.

Account Information

Account information must be unembossed, refer to Chapter 1, General Information, Personalization Techniques, Unembossed Specifications.

Cardholder Name

Cards issued through an issuer's Instant Card Issuance and Instant Card Personalization program may replace the cardholder name with a Program Name.

Acceptance Legend

The following acceptance legend must appear on all Mastercard Electronic cards:

VALID ONLY WHERE MASTERCARD ELECTRONIC IS ACCEPTED

The legend must appear in English on the card front; the location on the card front is at the issuer's discretion. In addition to appearing in English, the legend:

- May appear in the local language on the card front or card back or both; the location is at the issuer's discretion.
- Must appear in the local language on the card front or card back or both when the predominant language on the card is the local language; the location is at the issuer's discretion.

The legend must appear in uppercase italic letters. The typeface is at the issuer's discretion; however, a Frutiger Black Italic or a similar sans serif font is recommended. The color and size is at the issuer's discretion; however, the minimum height is 1.0 mm.

Local-use Only Cards and Language

Local-use only cards are cards that may be used only in the country in which the cards are issued.

If the card is valid only for use in a specific country, the phrase required in Chapter 2, MasterCard, Local-use Only Cards and Language and the Acceptance Legend section earlier in this chapter is replaced with the following phrase:

VALID ONLY IN (COUNTRY NAME) WHERE MASTERCARD ELECTRONIC IS ACCEPTED

The phrase must appear in English on the card front; the location on the card front is at the issuer's discretion. In addition to appearing in English, the phrase:

- May appear in the local language on the card front or card back or both; the location is at the issuer's discretion.
- Must appear in the local language on the card front or card back or both when the predominant language on the card is the local language; the location is at the issuer's discretion.

The phrase must appear in uppercase italic letters. The typeface is at the issuer's discretion; however, a Frutiger Black Italic or a similar sans serif font is recommended. The color and size is at the issuer's discretion; however, the minimum height is 1.0 mm.

Card Back Elements

This section identifies the design element exception used on the Mastercard Electronic card back.

Recommended Statement

Mastercard recommends the following statement be placed on all Mastercard Electronic cards:

This card cannot be used at merchant locations that display only the Mastercard brand. Look for the Mastercard Electronic brand.

The statement may appear in English on the card back. In addition to appearing in English, the statement may also appear in the local language on the card back. The statement must not appear on the card front.

The location on the card back, typeface, color, and size is at the issuer's discretion.

Appendix A Registration Marks by Country

This appendix contains registration marks listed by country.

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Marking Legend

The following list is to assist an issuer in determining the appropriate marking legend that should follow the Mastercard, Maestro, and Cirrus Word Mark. This list is to be used for guidance only and an issuer should adhere to all local requirements of the country where the card is to be issued. For additional information on trademark registration, send an e-mail message to the Mastercard Legal Department at trademarks@mastercard.com.

MasterCard Word Mark Marking Legend

Country	Marking Legend	Country	Marking Legend
Afghanistan	®	Antigua	®
African Union	®	Argentina	®
Algeria	®	Armenia	®
Andorra	®	Aruba	®
Anguilla	®	Australia	®
Antigua	®	Azerbaijan	®
Bahamas	®	Bolivia	®
Bahrain	®	Bophuthatswana	®
Bangladesh	®	Botswana	®
Barbados	®	Brazil	®
Belarus	®	British Virgin Islands	®
Belgium	®	Brunei	®
Belize	®	Bulgaria	®
Benin	Marque Deposée	Burkina Faso	Marque Deposée
Bermuda	®	Burundi	®
Cambodia	®	Colombia	®
Cameroon	Marque Deposée	Costa Rica	®
Canada	®	Croatia	®
Cayman Islands	®	Cuba	®
Chad	Marque Deposée	Curaçao	®
Chile	®	Cyprus	®

Country	Marking Legend	Country	Marking Legend
China, People's Republic of	®	Czechoslovakia	®
D Denmark	®	Dominica	®
Djibouti	®	Dominican Republic	®
E Ecuador	®	Estonia	®
Egypt	®	Ethiopia	®
El Salvador	®		
F Falkland Islands	®	Finland	®
Fiji Islands	®	France	®
G Gaza	®	Grenada	®
Gabon	Marque Deposée	Guam	®
Gambia	®	Guatemala	®
Great Britain	®	Guernsey	®
Germany	®	Guinea Bissau	®
Ghana	®	Guinea Republic	Marque Deposée
Gibraltar	®	Guyana	®
Greece	®		
H Haiti	®	Hong Kong	®
Honduras	®	Hungary	®
I Iceland	®	Ireland	®
India	®	Israel	®
Indonesia	®	Italy	®
Iran	®		
J Jamaica	®	Jersey	®
Japan	®	Jordan	®
K Kazakhstan	®	Korea, Republic of	®
Kenya	®	Kuwait	®
Kiribati	®	Kyrgyzstan	®
L Laos	®	Libya	™

Country	Marking Legend	Country	Marking Legend
Latvia	®	Liechtenstein	®
Lebanon	®	Lithuania	®
Lesotho	®	Luxembourg	®
Liberia	®	Mauritius	®
M Macao	®	Mexico	®
Malawi	®	Mexico	®
Malaysia	®	Moldova	®
Maldives Islands	™	Monaco	®
Mali	Marque Deposée	Mongolia	®
Malta	®	Montserrat	®
Martinique	®	Morocco	®
Mauritania	Marque Deposée	Myanmar	®
N Namibia	®	Nicaragua	®
Nepal	®	Niger	Marque Deposée
Netherlands	®	Nigeria	®
Netherlands Antilles	®	Norway	®
New Zealand	®		
O Oman	®		
P Pakistan	®	Philippines	®
Panama	®	Poland	®
Papua New Guinea	®	Portugal	®
Paraguay	®	Puerto Rico	®
Peru	®		
Q Qatar	®		
R Ra's al Khaymah	®	Rwanda	™
Romania	®		
S South Africa	®	St. Helene	®
Saudi Arabia	®	St. Kitts-Nevis	®
Senegal	Marque Deposée	St. Lucia	®

Country	Marking Legend	Country	Marking Legend
Seychelles	®	St. Vincent	®
Sierra Leone	™	Sudan	™
Singapore	®	Suriname	®
Slovenia	®	Swaziland	®
Solomon Islands	®	Sweden	®
Somali Republic	®	Switzerland	®
Spain	®	Syria	®
Sri Lanka	®		
T Tangiers	®	Trinidad and Tobago	®
Tanzania	™	Turks and Caicos	®
Thailand	®	Tunisia	®
Togo	Marque Deposée	Turkey	®
Tonga	®	Tuvalu	™
Transkei	®		
U United Arab Emirates	®	Uruguay	®
Uganda	®	United States	®
V Vanuatu	®	Venezuela	Marca Registrada
Venda	®	Vietnam	®
W West Bank	®	Western Samoa	®
Y Yemen, Republic of	®	Yugoslavia	®
Z Zaire	®	Zimbabwe	®
Zambia	®		