



MasterCard  
Worldwide

# MasterCard Resource Guide

Information for New Users



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# To Our Valued Partner

- WELCOME LETTER
- GETTING STARTED
- FRANCHISE DEVELOPMENT
- PRODUCTS AND SERVICES
- MARKETING/ COMMUNICATIONS
- POST-IMPLEMENTATION SUPPORT

Thank you for your decision to issue the MasterCard brand.

We are delighted to welcome you to the MasterCard family and value your business. Whether you are growing or converting your portfolio, we offer card payment programs founded upon deep consumer and industry insights, so you can grow your business while achieving outstanding cardholder satisfaction.

This **MasterCard Resource Guide** is designed to make your transition as smooth as possible. You'll find an overview of the wide range of programs available to support your card program operations, with links to helpful online tools and information in such areas as:

- Licensing, Registration, & Brand Management
- Rules
- Billing/Settlement
- Products
- Marketing
- Post-implementation support
- And more

At MasterCard, our goal is to help you deliver more speed, convenience, security, and control to your customers. This guide is a good way to begin discovering the many resources, literally at your fingertips, that will help you implement advanced, customized solutions that drive cardholder satisfaction and loyalty.

If you have questions about anything in this guide or need additional information, please contact your MasterCard or Processor Representative.

Thank you again for your trust in MasterCard, and we look forward to a strong partnership.

Best regards,  
The U.S. Product Delivery Team

WELCOME LETTER  
➤ **GETTING STARTED**  
FRANCHISE  
DEVELOPMENT  
PRODUCTS AND SERVICES  
MARKETING/  
COMMUNICATIONS  
POST-IMPLEMENTATION  
SUPPORT

# Getting Started

## Information Portals

MasterCard has three online sites that serve as the gateways to most of the resources you will find in this guide:

- [MasterCard Marketing Center](#)
- [MasterCard OnLine](#)
- [MasterCardBrandCenter.com](#)

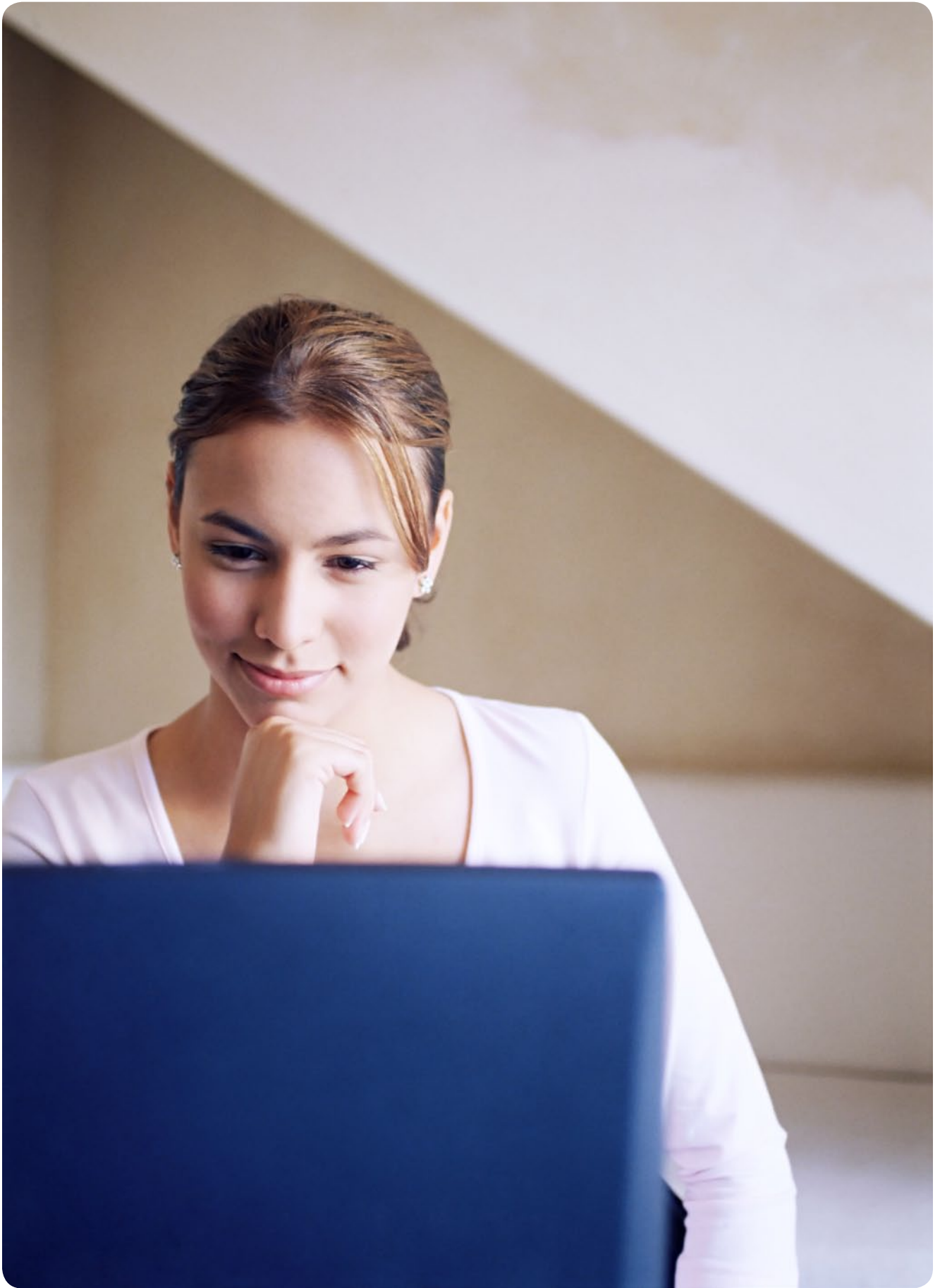
One of your first steps should be to register to use the first two sites, according to the following instructions. You will need to register for [MasterCard BrandCenter.com](#) only to download artwork or order decals.

## MasterCard Marketing Center

The MasterCard Marketing Center provides access to turnkey and customizable marketing tools and offers, relevant industry and consumer insights, and innovative products and solutions that support your business objectives and drive business value.



To register, go to [MarketingCenter.MasterCard.com](#) and click Register (upper right) in the "First Time User" box. You will be directed to the registration page to fill out profile information. (The MasterCard Marketing Center Terms & Conditions and Privacy Policy are also available.) After completing the registration form, click Submit and your information will be reviewed and processed.



## MasterCard OnLine

The site enables you to monitor and share information using flexible and secure Internet access, real-time services, helpful tools, and sophisticated products.



To register, go to [www.MasterCardOnLine.com](http://www.MasterCardOnLine.com) and click Sign Up (lower right). If you need help connecting to MasterCard OnLine, call the OnLine Solutions and Services Help Desk at 1-800-288-3381 or 1-636-722-6636. An introduction video and a Getting Started guide are available on the site.

On MasterCard OnLine, you will find a number of time-saving and money-saving products and services in such categories as Business Tools and Information, Operational Excellence, and Fraud and Risk Management. MasterCard requires at least one user from an institution to register as a MasterCard OnLine Administrator for each ICA by ordering the MasterCard Administration Tool (MAT). The administrator is responsible for determining access approval, managing and maintaining user information, and monitoring associated costs.

MasterCard requires at least one user from each institution to register for the products below in order to avoid non-compliance assessments.

### **Mandatory products:**

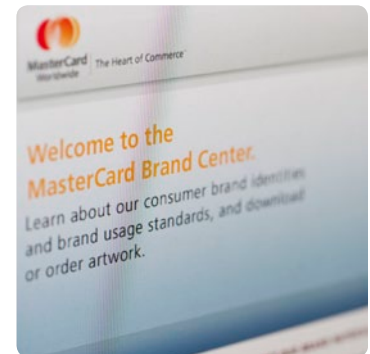
- MasterCard OnLine Administration Tool (MAT)
- Member Alert to Control High-Risk Merchants (MATCH)
- Acquirer Mandated Program
- MasterCard Alerts
- Merchant Online Status Tracking (MOST)
- MasterCard Simulator Suite
- System to Avoid Fraud Effectively (SAFE)
- MasterCard Registration Program (MRP)
- Data Integrity Online
- Member Publications

### Recommended products:

- Quarterly Member Reporting Direct (QMR)
- MasterCom
- MasterCard Registration Program (MRP)
- Portfolio Analytics
- Transaction Research
- Special Issuer Registration Form
- eService Online Reports
- eService Licensing
- eService Settlement Advisements
- eService Account Management

### To order products:

1. Navigate to [www.mastercardonline.com](http://www.mastercardonline.com).
2. Log in by entering your User ID and either password or PIN and passcode into the appropriate sections of the **Login** box located on the right side of the MasterCard OnLine homepage. Click the **Login** button.
3. Select the **Order Products** link.
4. Select products in one of two ways:
  - a. View products by role. This allows a search for products that match the user's job responsibilities.
  - b. View products by name. This will display all products in alphabetical order.
5. Select the product you want to order. The product description will display on the right.
6. Click the **Add to Cart** button.
7. When ready to check out, click the **View Cart** or **Checkout** button.
8. Complete all fields on the product request form(s) and click the **Place Order** button.
9. The MasterCard help desk will contact you if there are any questions about your product request. If the products you requested require a SecurID and you do not have one, you will receive one in the mail, along with a new UserID.



## MasterCard Brand Center

This site provides information on MasterCard brand identities and brand usage standards. By registering with the site, you will be able to download and order artwork. It also offers information on the difference between Brand Marks and Acceptance Marks and how to use them.

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To access guidelines, go to [www.MasterCardBrandCenter.com](http://www.MasterCardBrandCenter.com).

# Franchise Development

## Licensing, Registration, & Brand Management

MasterCard International Incorporated, doing business as MasterCard Worldwide, establishes and enforces rules, policies, regulations, and procedures (“standards”) concerning MasterCard licensing and the use and acceptance of cards or other payment devices carrying any of the MasterCard brands.

### Licensing

The MasterCard Licensing team is responsible for new and existing customer applications for all brands, including the Debit License program. The Licensing team provides necessary documents and process related requests, including:

- New or additional ICA/BIN requests
- Changes to existing ICAs/BINs
- Legal name changes
- Extensions of area of use
- Additional brands
- Changes in participation
- Additions or changes to sponsor
- Special Issuer Program (Co-brand/Prepaid/Virtual/BVT) registrations

### Registration

The Special Issuer Registration Form (SIRF) is used to register specific programs that are different from standard Debit and Credit products. This includes Co-Brand, Prepaid, Virtual Account, and Multi-Application programs. Issuers are required to submit a registration form for each product they wish to offer. This allows MasterCard to ensure the proper standards and guidelines are followed and brands are properly used.

It is important to note that any entity appearing on a card, other than the issuer, must be registered as a Co-Brand partner. These partners are reviewed to ensure they will not have any effect on the MasterCard family of brands. For programs featuring people or subjects that may be considered higher risk, a heightened review process requiring





additional details will be followed. The Special Issuer Program form can be accessed on MasterCard OnLine (MOL) in the Forms section or via the MOL product. MasterCard currently requires that these registration forms be submitted via the MasterCard OnLine system. Please contact [brand\\_standards@mastercard.com](mailto:brand_standards@mastercard.com) if you need additional instructions to order the online Special Issuer product.

It is important to know that MasterCard requires all marketing materials, communications, websites, and press releases to be compliant with our rules and standards. Additionally, all prepaid communication materials must be submitted for review and approval prior to publication.

The Licensing Guide can help you understand and navigate the licensing process.

### **Brand Management**

MasterCard's Brand Management's role is to:

- Preserve MasterCard's brand integrity and reputation
- Review Special Issuer Programs
- Review and approve customer communication and marketing materials

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To access the Licensing Guide, go to [www.MasterCardOnline.com](http://www.MasterCardOnline.com), click the Resources tab (on left) → Licensing Guide. Note: You can access the Licensing Guide before you have an ICA in order to see eligibility, turnaround time, required paperwork, and criteria for new customer applications. However, a valid MasterCard ICA is required to register for MasterCard OnLine to get specifics from the Licensing Guide on turnaround time or required paperwork for all other process requests. To submit a licensing request, send an email to: [Licensing@MasterCard.com](mailto:Licensing@MasterCard.com).

## Card Design

The Card Design Standards are contained in Card Design Publications. These standards are designed to provide issuers and certified vendors with a comprehensive, easy-to-use compilation of design and manufacturing requirements for MasterCard products and card

programs. Any card design bearing any MasterCard Brand Mark must be approved by Card Design Management (CDM) prior to manufacturing.

To initiate the card design approval process, an issuer must submit a Card Order Request (also known as Plastic Order Request) to a certified card manufacturer. The card manufacturer will submit a color proof electronically via the Card Design Approvals System (CDAS).

## Service Provider Registration

MasterCard requires all Principal customers or Financial Institutions to submit a Service Provider (SP) registration on behalf of themselves and their affiliates via the MasterCard Registration Program (MRP) database. Should a Service Provider have a direct relationship with one or more customers, they should contact each customer to submit a registration on their behalf.

All MSP registrations are submitted online via the MRP database, which is accessed through MasterCard OnLine. Please follow the below instructions if access to this database is needed.

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### To request MRP access on MasterCard OnLine:

Log on to [www.mastercardonline.com](http://www.mastercardonline.com). Click **Order Products**. From MasterCard Product Catalog home page, in View box, click **All Products**. Scroll down to Find box and type in **MasterCard Registration Program**. Add to cart and complete the order. This process takes approximately 5-7 business days.

### To register a Service Provider (ISO/TPP/DSE) in MRP:

Log on to [www.mastercardonline.com](http://www.mastercardonline.com). Under My Products menu, click **Operations Profile Systems**. Under Process Work/Links, click on **Registrations**, then select **Registration Type**. Select **MasterCard Registration Program (MRP)** and click Continue. Minimize Registration Portal Screen. From the General Operations menu, select **Service Provider → Service Provider Registration** and complete form.

The approval process takes approximately 5-7 business days.

For additional questions, please contact the MSP team:  
[member\\_service\\_provider@mastercard.com](mailto:member_service_provider@mastercard.com).

## Rules

The MasterCard network operates under a specific set of rules that inform, guide, and provide clarity to its issuers, acquirers, processors, and merchants. Those issuers and acquirers, in turn, must ensure that the processors and the merchants for whom they acquire also comply with MasterCard rules. Thus, it's critical to understand MasterCard rules and how they apply to your business.

Please be aware that MasterCard rules and other standards change frequently. Changes to the rules are communicated through customer bulletins and updates to our manuals.

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To learn more about the rights of MasterCard and the obligations and responsibilities of MasterCard customers, go to [www.MasterCardOnline.com](http://www.MasterCardOnline.com), click My Products → Member Publications → Rules and Policies or contact your MasterCard Account Representative or Customer Operations Support.

## Billing and Settlement

Customers are fully responsible for all transactions and billing associated with their ICA and or BIN. Billing and settlement can begin as soon as the ICA is assigned. Customers must be prepared to do the following immediately to avoid assessments or penalties:

- Fund settlement accounts in a timely manner when in a debit position, or prepare to receive funds when in a credit position
- Receive and honor settlement advisements
- Receive and honor payments instructions
- Submit written settlement instructions to MasterCard via a binding agreement called a Net Settlement Agreement (NSA)
- Fund billing accounts

Settlement can be performed directly with MasterCard or indirectly through an assigned processor. If indirect settlement is desired, contact the assigned processor to arrange with MasterCard.

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**For specific information** regarding your settlement and billing responsibilities, contact the project manager assisting with your implementation.

**For comprehensive information** on Settlement and Billing, the following publications are recommended:

- **Settlement Billing Manual**, go to [www.MasterCardOnline.com](http://www.MasterCardOnline.com), click My Products → Member Publications → Settlement Manual
- **Settlement Advisements**, go to [www.MasterCardOnline.com](http://www.MasterCardOnline.com), click My Products → MasterCard eService → Settlement Advisements
- **MasterCard Consolidated Billing System**, go to [www.MasterCardOnline.com](http://www.MasterCardOnline.com), click My Products → Membership Publications → MCBS
- **Billing Reports**, go to [www.MasterCardOnline.com](http://www.MasterCardOnline.com), click My Products → MasterCard eService → Reports

**For post-implementation support** with Settlement and Billing, use the following resources at Customer Operations Services:

- Phone: 1-800-999-0363 or 636-722-6176
- Debit Support: 1-800-332-1251 or 636-722-4432
- Spanish Language Support: 1-636-722-6292
- Fax: 1-636-722-7192
- Email: [customer\\_support@mastercard.com](mailto:customer_support@mastercard.com)



# Products and Services

- WELCOME LETTER
- GETTING STARTED
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- ↳ **PRODUCTS AND SERVICES**
- MARKETING/ COMMUNICATIONS
- POST-IMPLEMENTATION SUPPORT

## Consumer

The MasterCard family of well-known card products and programs is designed to serve all consumer segments, from the underserved to the elite affluent. And MasterCard provides all the necessary building blocks to improve your performance and help you increase customer satisfaction by delivering the offers, programs, information, and value-added solutions that enhance each customer's experience. Card products include:

- Credit – including Standard/Gold/Platinum/World/World Elite
- Charge
- Debit – including Gold/Platinum/World
- Prepaid – including EverydayPrepaid/General Purpose Reloadable/Gift/Travel/Student

## Small Business

Small Business represents a profitable business segment. From small businesses looking to grow to sole proprietors trying to better understand their business spending, MasterCard has a small business solution that is right for your cardholders' business needs. Card products include:

- Credit – including Professional/World/World Elite
- Charge
- Debit
- Prepaid – including Payroll/Business/Travel

## Corporate

Give your corporate customers card solutions for travel and entertainment, purchasing, and fleet that can help them maximize control and efficiency—and enable you to improve customer loyalty, usage, and cross-sell opportunities. Card products include:

- Credit – including Corporate/Corporate Fleet/Corporate Purchase/Multinational
- Debit
- Prepaid – including Payroll/Business/Travel /Wellness/HSA/FSA/HRA/Travel/Purchasing Card

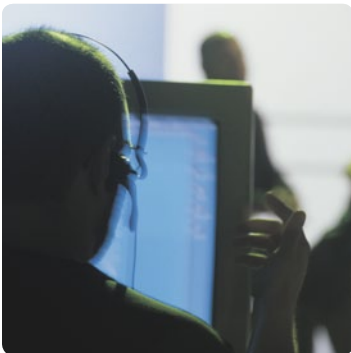
## Public Sector

MasterCard has the public sector covered with prepaid cards that give government agencies a smarter way to manage and track expenses, as well as a safer and more convenient way to deliver benefits. Card products include:

- Prepaid – including Benefits/Payroll/Commercial

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To learn more about MasterCard card products, go to [MarketingCenter.MasterCard.com](https://MarketingCenter.MasterCard.com) and click on the Products link.



## Cardholder Benefits

MasterCard cardholder benefit programs are designed to help drive usage by providing cardholders with assistance, protection, and savings that suit their needs and circumstances. They include:

- **Assistance Programs** – worldwide, 24-hour assistance, so cardholders can report a lost or stolen card, request emergency card replacement and cash advances, locate ATMs, or simply get information about their account
- **Insurance Programs** – retail and travel protection that gives cardholders confidence to make large purchases, as well as insurances for baggage, hotels, and more
- **Lifestyle Programs** – benefits like Airport Lounge Access and Concierge Service, which gives cardholders personal recommendations and reservations for dining, travel, hotels, and entertainment



For more information about the above Enhanced Cardholder Benefits and other programs, go to [MarketingCenter.MasterCard.com](https://MarketingCenter.MasterCard.com) and click on the Enhancements section within the Products tab.

To ensure your portfolios are offering the most appropriate bundles, or to order materials for customized benefits bundles, please contact your MasterCard Account Representative.

## Enhancements / Value-added Services

**MasterCard® inControl™** – The MasterCard inControl platform, which enables account owners to set spending limits and controls on payment accounts to determine exactly where, when, and how their cards are used, helps financial institutions create new, enhanced, and differentiated payment products.

**MasterCard® MoneySend™** – A cutting-edge service that allows cardholders to easily send and receive funds, not only online but through any registered mobile phone, *MoneySend* makes person-to-person payments as easy as sending a text message.

**MasterCard® PayPass®** – For cardholders, contactless MasterCard *PayPass* technology provides a faster and more convenient way to pay for the purchases they make every day—and helps issuers elevate their cards, credit, debit, prepaid, or commercial, to top-of-wallet status and realize significant gains in spend, usage, activation, and cardholder retention.

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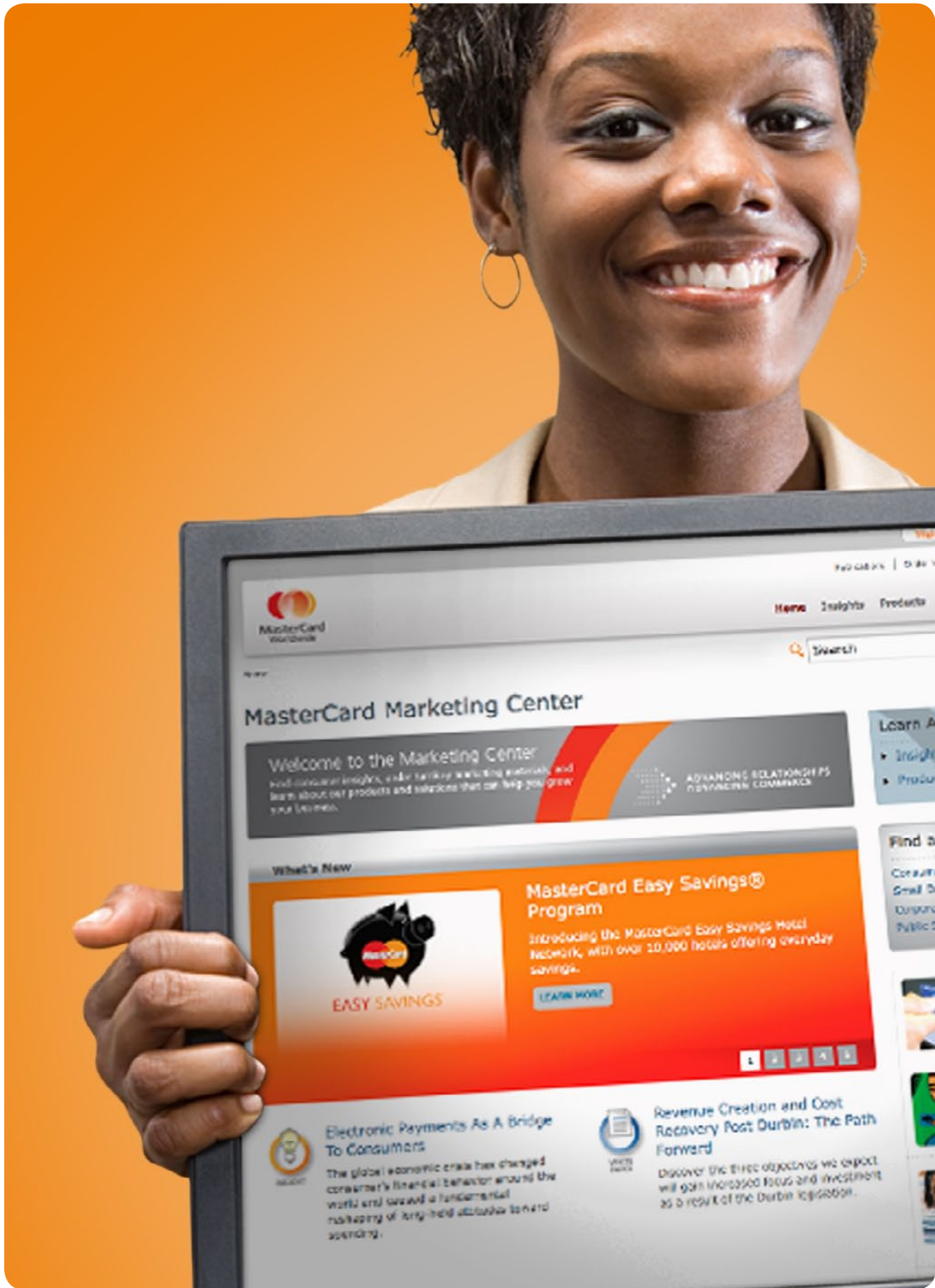
To learn more about the above services, go to [MarketingCenter.MasterCard.com](https://MarketingCenter.MasterCard.com) and click on Products (upper right) → Enhancements.

## Merchant Offers

**The MasterCard EasySavings® Program** – A merchant-funded, MasterCard-managed, automatic rebate program for your U.S.-based MasterCard small business credit, signature debit, and business prepaid cardholders that will cost-effectively grow your business.

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To learn more about EasySavings and register for this program, go to [MarketingCenter.MasterCard.com](https://MarketingCenter.MasterCard.com) and click on Marketing (upper right) → Merchant Offers.



# Marketing/ Communications

## MasterCard Marketing Center

The MasterCard Marketing Center provides access to turnkey and customizable marketing tools and offers, and relevant industry and consumer insights, as well as innovative products and solutions that support your business objectives and drive business value. Register for the site and you can:

- Download insights, white papers, and reports
- Order turnkey marketing materials and branch collateral for electronic delivery, or let us do your printing for you via Print On Demand
- Learn more about MasterCard products, enhancements, and solutions

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To learn more, go to [MarketingCenter.MasterCard.com](https://MarketingCenter.MasterCard.com) and sign in. Registration information is on page 4 of this document.

## MasterCard 360°

MasterCard 360° is an e-zine publication that offers MasterCard information and insights designed to help issuers optimize their payments business strategies, products, and practices. Each issue brings timely and relevant news, trends, and analysis to enhance your business, including:

- Consumer insights to help you better understand the attitudes, behaviors, and needs of your cardholders
- Business and industry insights to help you uncover and maximize new opportunities
- Information about actionable solutions to help you deliver the services your customers value most
- Best practices to help you optimize business performance
- A convenient, consolidated listing of MasterCard and industry events, as well as news feeds to keep you informed
- A roundup of important information and insights, right in your inbox

Your complimentary subscription to MasterCard 360° includes an email summarizing the topics in the latest edition. Each topic links directly to the full story on the Website. Back issues are available to you online.

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To learn more, go to [MarketingCenter.MasterCard.com](https://MarketingCenter.MasterCard.com), log in, and click Publications (top right). To get the publication emailed to you, please contact your MasterCard Account Representative.

## Marketing + Insights Email

This quarterly email from MasterCard Marketing provides best practices, engaging marketing campaigns and promotions, and strategic insights to help you connect with cardholders. By taking advantage of MasterCard's marketing proficiency, you will be better positioned to understand your cardholders' behavior and needs and maximize the value of each of your customers.

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To receive the quarterly Marketing + Insights email campaigns, please contact your MasterCard Account Representative.

## MasterCard Webinars

MasterCard Webinars provide information to help you grow your business using our marketing campaigns and promotions, as well as insights from leading economists. Our marketing webinars offer high-level overviews of upcoming programs, with dates and details on turnkey marketing materials that will be offered to support the promotion. Our insights webinars provide insights into consumer attitudes, behaviors, and spending, plus recommended actions from MasterCard experts.

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To learn more about our webinars, go to [MarketingCenter.MasterCard.com](https://MarketingCenter.MasterCard.com), log in, and click on the MasterCard Webinars link within the home page.

## Brand Identity Center

The MasterCard brand has grown to become one of the most widely recognized and respected brands in the world. The MasterCard Brand Center website is dedicated to helping our customers:

- Learn about our consumer brand identities and brand usage standards
- Download or order brand materials, including artwork, decals, and signage at [MasterCardBrandCenter.com](https://MasterCardBrandCenter.com)

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To learn more about the MasterCard brand, go to [MarketingCenter.MasterCard.com](https://MarketingCenter.MasterCard.com), and view the Getting Started resources within the home page.

## MasterCard Advisors

As the professional services arm of MasterCard Worldwide, MasterCard Advisors is differentiated by data-driven consumer insights, strategy, and implementation to advance commerce. With our deep payments expertise and knowledge of consumer behavior, we can help drive tangible impact and financial gain for your business. We are invested in your success and partner with you to develop measurable return on investment and generate real client value.

- Conversion – MasterCard Advisors’ proven conversion communications process has helped our customers profitably convert millions of cards.
- Turnkey Managed Services – Our turnkey activation, usage, and retention marketing programs help build your business throughout the cardholder life cycle.
- Acquisition in a Box – Our direct mail credit card acquisition program uses proprietary selection criteria and personalized messages to cross-sell credit card customers who do not visit your branches generating higher program profitability for your business.
- Diagnostics/Best Practices – MasterCard Advisors has packaged our extensive payments consulting expertise into best practices insights, performance assessments, and templated marketing plans across the entire life cycle of a cardholder including acquisitions, activation, usage, balance building, and retention.
- Portfolio Analytics – This Web-based information portal provides timely, fact-based business intelligence you will need to evaluate your card strategies and maximize portfolio profitability.

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To learn more about MasterCard Advisors solutions, go to [MarketingCenter.MasterCard.com](https://MarketingCenter.MasterCard.com) or contact your MasterCard Representative.

Affiliate Licensees: To learn how your financial institution can use MasterCard Advisors solutions to reach your business targets, contact your Processor Representative.

# Post- implementation Support

## Principal

- Relationship Manager
- Customer Operations Services (COS)  
Phone: 1-800-999-0363 or 636-722-6176  
Debit Support: 1-800-332-1251 or 636-722-4432  
Spanish Language Support: 1-636-722-6292  
Fax: 1-636-722-7192  
Email: [customer\\_support@mastercard.com](mailto:customer_support@mastercard.com)
- MasterCard OnLine (MOL) – [www.MasterCardOnLine.com](http://www.MasterCardOnLine.com)
- Marketing Center – [MarketingCenter.MasterCard.com](http://MarketingCenter.MasterCard.com)

## Affiliate

- Processor/Service Provider
- MasterCard OnLine (MOL) – [www.MasterCardOnLine.com](http://www.MasterCardOnLine.com)
- Marketing Center – [MarketingCenter.MasterCard.com](http://MarketingCenter.MasterCard.com)



