

Corporate Cardholder Information & FAQs

ATM Locator

You can use your Cash Passport™ to withdraw local currency from millions of ATMs around the world.

[Click here](#) to find the most convenient ATM for you.

The information provided through the above links is for general information only. The ATM descriptions have been provided to Mastercard® by the relevant institutions. It is possible that information may be inaccurate or may have changed. Mastercard does not assume responsibility for the accuracy of this information.

Please check with corporate that gave you the card if your card supports ATM transactions.

Dynamic Currency Conversion

Dynamic Currency Conversion (DCC) is an optional service that may be offered by retailers and ATM operators abroad, giving cardholders the choice of paying in either the currency of the country they are visiting or their own domestic currency (i.e. GBP).

If you use your card in a country where the local currency is the same as the currency on your Cash Passport (e.g. using a US Dollar Cash Passport in the USA) and you opt to pay in Sterling, this may result in a foreign exchange transaction at additional cost to you. If you wish to avoid this risk, you should opt out of the DCC service and choose to pay in the local currency.

If your card has Corporate written on the front, please check with corporate that gave you the card if you should opt out by default.

Expiration Date – Compensation Cards Only

Please refer to your card carrier to find out how long your card is valid for alongside the issue date that would have been added by the corporate that has issued your card.

The issue date and validity will be detailed on your card carrier and it is important that you note this. After the validity period, any funds remaining via your card will expire.

Remember that when your card expires or you have fully withdrawn your compensation amount, whichever comes first, it should be destroyed by cutting it in half.

Fees & Limits

Cash Passport fees and limits can vary. Please refer to the corporate that provided you with your card for more information.

Please note, some ATM operators may charge an additional withdrawal fee or set their own withdrawal limits.

Merchant transactions and ATM withdrawals in a currency other than a currency available on the card will be exchanged to an available currency loaded on the Card, at an exchange rate determined by Mastercard on the day the transaction is processed. If you have a multi-currency

Cash Passport, the exchange will be made in the usual wallet order. Please refer to the corporate that provided you with the card for more information.

Pre-Authorisations

When you use your card as a deposit with car rental companies, hotels or cruise lines, they may require a pre-authorization of an amount larger than the transaction as a guarantee of payment at the time of the reservation. Although you will only be charged for the final transaction value, any additional amount that is included in the initial authorisation will be unavailable for you to spend until the final transaction settles. This means you will not be able to use the pre-authorized amount for other purposes.

You may want to consider using another card to make reservations or make sure that you have sufficient balance to cover other transactions you wish to make whilst the pre-authorized amount is held. You can of course use your card to settle your final bill.

Restrictions

There are a number of countries and geographical regions where the use of Cash Passport is currently prohibited. If you attempt to withdraw cash from a cash machine or use your card at merchants in any of these countries or regions, your request will be declined and the reason given as 'Decline, prohibited country'.

The countries and regions currently affected are: Iran, North Korea, Sudan, Syria and Crimea.

Terms & Conditions

Please refer to the corporate that provided you with your Cash Passport.

Tolerances

When using your card at some merchants (see table below), you may be required to have an available card balance greater than the value of the transaction you wish to make.

This is because: (i) a merchant may request more funds than you initially authorised to cover the amount of the transaction (e.g. the meal or bar bill) plus an additional gratuity, tip or service charge agreed by you; or (ii) in the case of an automated fuel pump transaction, to ensure there are sufficient funds available to cover the final cost of the transaction; or (iii) in the case of a contactless transport service transaction to ensure there are sufficient funds available to cover the final cost of the entire journey.

The addition of this percentage or fixed amount to the amount of the transaction authorised by the merchant is called 'tolerance'. At bars and restaurants tolerances are only applied to transactions authorised by magstripe rather than by chip or contactless. At petrol stations tolerance is applied to all automated fuel pump transactions. At some contactless transport services a tolerance is also applied to contactless transactions. The merchant categories where tolerances apply are listed below.

Merchant category

Bars (or other similar drinking places) 10%

Restaurants (or other eating places) 20%

Automated fuel dispensers US\$75 or currency equivalent

Contactless transport services GB£15 or currency equivalent

My Account and Corporate Cash Passport App

The below information does not apply if you have a Compensation Card.

To check your Cash Passport balance, simply go to 'My Account' on this website or download the Corporate Cash Passport app, register your card and you'll be able to see your balance straight away. You can also check out any recent transactions here.

Alternatively, you can phone Card Services to use the automated balance service. Some ATMs also provide balances, however, if the local currency of the ATM is not the same as the currencies loaded on your Cash Passport, the exchange rate used by the ATM to calculate the balance on your card may be different to that applied to your card and a slight variation may occur.

How do I activate my Cash Passport?

Click on the link for My Account or Download the Corporate Cash Passport app and follow instructions to register and activate the card. The corporate that has provided you with the card will inform you of your Security Information details.

If you have a Compensation Card, the above does apply to you and you will be able to use your card immediately.

What do I do if my PIN doesn't work?

The PIN will be disabled if an incorrect PIN is entered three (3) times. If the PIN is disabled on a single-currency Card or Compensation Card, it cannot be re-enabled. If the PIN is disabled on a multi-currency Card, the PIN can be reactivated by Card Services. There may be a twenty-four (24) hour delay in reactivating the PIN, and we may not be able to reactivate the PIN whilst you are abroad. If the PIN is disabled or if a merchant/retailer does not accept chip and PIN or contactless, where available, you will be required to sign for any transactions at merchants/retailers, provided that this is supported by and acceptable to the merchant/retailer. You may issue a replacement card at the sole discretion of the corporate that provided you with the card/

How do I change my PIN?

If you want to change your PIN to something more memorable, simply go to a participating ATM worldwide, displaying the Mastercard® Acceptance Mark, select 'PIN Services' and follow the instructions on the screen. Click here for the Mastercard ATM locator.

How does a Multi-currency Cash Passport work?

The Corporate Multi-currency Cash Passport allows corporates to load one or multiple currencies on to your card. The corporate that provided you with your card may have loaded more than one currency on to your card. You can check the currency amount loaded on to your card by visiting My Account, downloading the Corporate Cash Passport app, or contacting the corporate that has provided you with a card.

Where can I use my Cash Passport?

You can use your card at ATMs worldwide displaying the Mastercard Acceptance Mark. You can use your Corporate Cash Passport at millions of merchants (including restaurants, shops and online) worldwide where Mastercard Prepaid is accepted by simply tapping the card on the merchant card reader where contactless is accepted, entering your PIN or signing the receipt.

You can also use your card at ATMs worldwide displaying the Mastercard Acceptance Mark. To check on their location, visit the ATM locator. The minimum withdrawal amount varies between ATM operators, but will usually be equivalent to the smallest denomination of note available in the local currency you are withdrawing.

There are a number of countries and geographical regions where the use of Cash Passport is currently prohibited. If you attempt to withdraw cash from a cash machine, or use your Card at merchants in any of these countries or regions, your request will be declined and the reason given as 'Decline, prohibited country'.

The countries and regions currently affected are: Iran, North Korea, Sudan, Syria and Crimea.

What happens if I don't have enough of the currency I need?

The below only applies if the corporate that has provided you with the card has loaded more than one currency on your card.

If you have insufficient funds of the currency you need, or you do not have the funds in the currency of the country you are visiting on your card at all, you can still use it to make a payment. The multi-currency Cash Passport will automatically convert the amount of the transaction from local currency into the Currency (-ies) available on your Card, in the usual wallet order described above, at an exchange rate determined by Mastercard on the day the transaction is processed, increased by a percentage fee. Please note that the transaction will be declined if you do not have sufficient balance across all the currencies on your card to cover the transaction and the percentage fee.

Please contact the corporate that provided with your card for information on applicable fees and the usual wallet order.

What do I do if my card is lost or stolen?

If possible, you should use the Corporate Cash Passport app or MyAccount to suspend the card and stop use of the card. You must report the card lost or stolen to the corporate that gave you the card immediately. Please note this option will not be available if you have a Compensation Card.

Alternatively, contact Card Services, so that they can cancel your card.

Please contact the corporate that has provided you with a card to find out if you are entitled to a replacement.

What do I do if I find an incorrect transaction on the Card?

If you have any queries about your Cash Passport balance or you notice a card transaction that you do not recognise, please notify the 24 hour Card Services team immediately or as soon as possible. They will be happy to check and confirm the transaction details for you.

If there is a transaction which is not correct, Card Services may request you to provide additional written information concerning any unrecognised transaction, or to complete a Dispute Claim Form. Please click here to access the Dispute Form.

If required, Card Services may suspend or close your card. Please contact the corporate that provided you with a card regarding eligibility for a replacement.

Please help them to help you by providing as much information as you can.

It is recommended that you check transaction history and Card balance at least once a month.

What if the ATM asks for a six digit PIN?

In some countries, you may be asked for a six digit PIN, when using an ATM. However, Cash Passport uses a standard four digit PIN, which will still be accepted if the ATM has been set-up correctly in compliance with Mastercard regulations.

If you need assistance with any PIN issues, please call Card Services.

Why is my card declined?

Normally, the only time this will happen is if you don't have enough funds on your card to cover the cost of the purchase but there could be other reasons. Your card may be declined for the following reasons:

- You don't have enough funds
- You are using your card at restaurants, bars, automated fuel dispensers or contactless transaction for transport and the tolerances applied at these types of merchants means your balance cannot cover the tolerance. Please see section on Tolerances for more information.
- Pre-authorisations as result of hotel or car rental reservations in the last 30 days (particularly common for no cancellation reservations). Please see section on Pre-Authorisations for more information.
- If your card has the word Corporate on the front of the card, EU/EEA merchants may choose to not accept your card.
- In some countries there may be daily or weekly withdrawal limits from ATMs, which may be lower than the limit on your card. In this case, the ATM will not allow you to withdraw your desired amount even though you have sufficient card balance available.
- If none of the above applies, please check your balance and transactions on My Account or the Corporate Cash Passport. If you do not recognise transactions, please call the Customer Service number on the back of your card.
- Your card may have expired - please contact the corporate that provided you with the card to find out if you are eligible for a replacement card.

If the merchant/retailer supports it, you can use your Cash Passport to make a partial payment, and cover the balance with some other payment method. Just make sure you tell the cashier before you start the transaction and confirm the amount you want to be deducted from your card. The cashier should process your Cash Passport payment first, and then accept the remainder of the balance in whichever way you want to pay it.

EU requirements allow merchants in the EU/EEA to choose whether or not they wish to accept Mastercard prepaid/debit/credit or commercial cards. The merchant has to inform you if they decide not to accept all types of Mastercard cards. Merchants are also expected to display this information prominently at the entrance of the shop and at the till or, in the case of distance sales, this information should be displayed on the merchant's website or other applicable electronic or mobile medium.

If you have a query about the available balance on your Cash Passport, please contact the corporate that provided you with your card.

I don't have as much money available on the card as I thought. Why is this?

When using your card at some merchants (see table below), you may be required to have an available card balance greater than the value of the transaction you wish to make.

This is because: (i) a merchant may request more funds than you initially authorised to cover the amount of the transaction (e.g. the meal or bar bill) plus an additional gratuity, tip or service charge agreed by you; or (ii) in the case of an automated fuel pump transaction, to ensure there are sufficient funds available to cover the final cost of the transaction; or (iii) in the case of a contactless transport service transaction to ensure there are sufficient funds available to cover the final cost of the entire journey.

The addition of this percentage or fixed amount to the amount of the transaction authorised by the merchant is called 'tolerance'. At bars and restaurants tolerances are only applied to transactions authorised by magstripe rather than by chip or contactless. At petrol stations tolerance is applied to all automated fuel pump transactions. At some contactless transport services a tolerance is also applied to contactless transactions. The merchant categories where tolerances apply are listed below.

Merchant category

Bars (or other similar drinking places) 10%

Restaurants (or other eating places) 20%

Automated fuel dispensers US\$75 or currency equivalent

Contactless transport services GB£15 or currency equivalent

When I use my card at a bar, restaurant, petrol station or for contactless transport services, how long are the funds reserved for and why?

As a merchant may not settle the final bill immediately, tolerance is applied to ensure that there are sufficient funds available when the final bill is settled.

The amount authorised by the merchant plus the tolerance percentage or fixed amount is reserved from your available card balance until the merchant settles the final amount (i.e. payment is requested), at which time the exact final amount is debited from your card, or for 7 days, whichever is sooner.

If the final settlement amount exceeds the relevant available currency balance on the card, the remaining amount will be funded by converting that amount in the order of priority. Please see your card Terms and Conditions for further information on the usual wallet order. The exchange rate used is the rate determined by Mastercard®, to be the wholesale rate in effect on the day the transaction is processed by Mastercard plus the foreign fee. Please note that the exchange rate

used at the time the transaction is authorised (and the funds are reserved) may be different to the exchange rate used on the day the transaction is settled, however, you will only be charged for the actual and final amount of the transaction you sign for or validate by PIN or contactless.

As the merchant may not settle (i.e. ask for payment) the final bill within the 7 days and in some cases may take up to 30 days to settle (at which time the funds are debited from your card), we recommend that you check your transaction history regularly via My Account and take this into account, including the tolerance, to ensure you have sufficient funds available for your spending. Typically, a merchant will submit the settlement request within 24 hours of you authorising the transaction.

At bars and restaurants tolerances are only applied to transactions authorised by magstripe rather than by chip or contactless. At petrol stations tolerance is applied to all automated fuel pump transactions. At contactless transport services tolerance is applied to contactless transactions.

Please see 'What happens if I do not have sufficient funds available on my card to cover the value of the transaction plus the tolerance amount?' for further information on this.

What happens if I do not have sufficient funds available in the relevant currency to cover the value of the transaction plus the tolerance amount?

If the value of the transaction plus the tolerance percentage or flat amount exceeds the relevant available currency balance on the card, the remaining amount will be funded by converting that amount into the next available currency in the usual wallet order. Please see your card Terms and Conditions for further information on the usual wallet order.

The exchange rate used is the rate determined by Mastercard® to be the wholesale rate in effect on the day the transaction is authorised by the merchant plus the foreign exchange fee.

At bars and restaurants tolerances are only applied to transactions authorised by magstripe rather than by chip or contactless. At petrol stations tolerance is applied to all automated fuel pump transactions. At contactless transport services tolerance is applied to contactless transactions.

What happens if I do not have sufficient funds available in my total available card balance to cover the value of the transaction plus the tolerance amount?

If you do not have sufficient funds available in your total available card balance to cover both the value of the transaction plus the tolerance amount, the transaction will be declined.

For example, you have lunch at a restaurant and the total bill is US\$50.00. You only have US\$50.00 on your card and there is a 20% tolerance applied to restaurant transactions. If the restaurant tries to charge your card with US\$50.00, it will be declined because 20% tolerance is added to the transaction amount and there will be insufficient funds to cover US\$60.00 (US\$50 + 20% tolerance (US\$10) = US\$60.00).

Please ensure you remember to take the tolerance amount into account. If you are using your card at one of the merchant types where tolerance is applied, you may be unable to use your card, unless you have enough in your total available Card Fund to cover the addition of tolerance. If the merchant supports it however, you can use your card to make a partial payment, and cover the balance with some other payment method. Just make sure you tell the cashier before you start the transaction and confirm the amount you want deducted from your card. The cashier should process your card payment first, and then accept the remainder of the balance in whichever way you want to pay it.

At bars and restaurants tolerances are only applied to transactions authorised by magstripe rather than by chip or contactless. At petrol stations tolerance is applied to all automated fuel pump transactions. At contactless transport services tolerance is applied to contactless transactions.