



Debit Mastercard®

Acceptance guide for hotels
and car rental companies



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Accepting Debit Mastercard will help your business benefit from both the growth in cashless payments, and the increasing desire from customers and business users to pay by card. This guide has been written to help hotels and car rental companies address common concerns and misunderstandings, to ensure a smooth experience for customers paying by Debit Mastercard.

What is Debit Mastercard?

Debit Mastercard is an integral part of the customer bank account proposition. It is underpinned by safety and security features to reassure customers when they use their card for everyday spending.



Global acceptance: 43 million¹ locations including physical and digital outlets and ATMs.



E-commerce enabled: online and in-app.

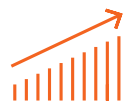
Why should you accept Debit Mastercard?



Debit is Europe's number one card payment method, with debit card penetration double that of credit in Europe².

€2tn

In Europe more than 75% of all card payment transactions were made with debit cards, representing over €2 trillion in card payment value³.



In Europe debit card payments are expected to grow on average 7% a year for five years⁴.

Why is Debit Mastercard important for hotels and car rental companies?



There are millions of Debit Mastercard users in Europe and worldwide and the number is increasing. Whether you operate online or face-to-face, accepting Debit Mastercard can help you grow your business and satisfy your customers.



Rising global travel has resulted in exponential debit volume growth, with debit accounting for over 40% of cross-border volume⁵.

Answering the misunderstandings and misconceptions

Do I need a new acquiring contract and/or have to change my POS to accept Debit Mastercard?

No - Your merchant service agreements should already allow you to accept Debit Mastercard, as it is part of the wider Mastercard range and runs along the same payment systems. This means Debit Mastercard is already enabled at your Point of Sale (POS) or online payment page.

I run a car rental company, can I accept Debit Mastercard?

Yes - However, we appreciate that staff are sometimes confused about handling Debit Mastercard transactions in a car rental environment, so please see the Best practices section overleaf for clarification.

Can I accept a hotel reservation with a Debit Mastercard?

Yes - Like any other Mastercard product, Debit Mastercard can be accepted as payment for a reservation. See below for tips on best practice for a smooth process and great customer satisfaction.

If the Debit Mastercard is un-embossed can I still accept it at my Point of Sale?

Yes - Both embossed cards (with raised letters and numbers) and un-embossed (printed or engraved text) Debit Mastercard cards can be accepted at the Point of Sale.

If I need to take a pre-authorisation, can I do this with Debit Mastercard?

Yes - Pre-authorisation is available with Debit Mastercard. For guidance on how to do this see our Best practices section overleaf.



¹ The Nilson Report, September 2016

² Retail Banking Research - Cards Issuing and Acquiring Europe, 2015

³ Retail Banking Research - Cards Issuing and Acquiring Europe, 2015

⁴ Retail Banking Research - Global Cards Data and Forecasts, 2017

⁵ Euromonitor Travel outbound expenditure, 2016

Best practices

Accepting Debit Mastercard lets your customers pay in the way they want. To help make this process simple and straightforward, here are some hints and tips on how to manage Debit Mastercard acceptance in your business.



Questions & answers

What are the different features of Debit Mastercard vs Maestro in relation to pre-authorisation?

Debit Mastercard fully support pre-authorisations, but Maestro does not support POS pre-authorisations for an estimated amount. Instead Maestro card can be used at check-out time when the final amount is determined.

How do I know if it is Debit Mastercard or a Maestro?

Debit Mastercard and Maestro cards are clearly distinguishable, having different brand marks as per below.



Is there a specific acceptance brand for Debit Mastercard?

There is a general global Mastercard acceptance brand which applies to all Mastercard cards (there is no specific acceptance brand for Debit Mastercard).

How do I know if the Mastercard is a Debit, Credit or Commercial card?

The card type must be written clearly on the plastic. EU regulations requires that the product category (Debit, Credit, or Commercial etc.) is visible on the plastic. The POS terminal will also be able to recognise the product category of card using the chip. It is not necessary to differentiate between different product categories at check in, as any Mastercard branded card supports pre-authorisation regardless of whether it is a debit, credit or commercial card. Just dip the card into the POS and the issuer will decide on the pre-authorisation.



If the issuer approves the pre-authorisation is the payment guaranteed to the merchant?

For how many days and how long does a pre-authorisation remain valid? The pre-authorised amount approved by the issuer is guaranteed for 30 days. It means you should settle the transactions within this time limit.

Is a car rental company allowed to charge the card for traffic/parking violations after the cardholder has left? What is the timeframe to debit the cardholder?

Yes, the cardholder has usually signed the rental agreement agreeing to be responsible for these types of charges. The timeframe to charge the cardholder is 30 days from notification from the local traffic authorities. These charges must be authorised separately by the issuer and the merchant must be able to justify the charge.

How can car rental agencies process charges related to rental vehicle damages?

Car rental agencies are not allowed to charge the cardholder for damages without specific cardholder authorisation after the damage has occurred. They must contact the cardholder and advise them of the damage and obtain authorisation from them for any additional charge. A charge for damage must be processed as a separate transaction from the underlying rental transaction.

Is a hotel allowed to charge the cardholder for minibar charges after he has checked out?

Yes, however, it will be very difficult to justify the charge in case of a cardholder dispute. The charge must be authorised by the issuer and debited within 30 days of check-out.

If the cardholder forgets to cancel his booking, is the hotel allowed to charge a 'No-show'?

Can I charge more than one night? The cardholder must be informed of the hotel's cancellation policy prior to making the booking. Only one night can be charged to the cardholder as a 'No- Show' unless the cardholder has agreed to any other terms and conditions prior to booking.



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