



Prepaid MasterCard Gift Cards

Give the Gift of Choice

Prepaid MasterCard® Gift Cards are an ideal gift for holiday celebrations, birthdays, graduations, anniversaries, employee recognition and other occasions. These cards are used just like credit cards, but they are issued with spending limits set by the purchaser. Recipients can use them to purchase whatever they want at millions of merchant locations where Debit MasterCard cards are accepted. They are safer than cash and more flexible than store gift cards or paper certificates. First introduced in 1997, today, more than 100 financial institutions offer Prepaid MasterCard Gift Cards.

The Prepaid MasterCard Gift Card is:

- **Accepted Globally.** With millions of merchants in the United States and around the world accepting Prepaid MasterCard, the card can be used virtually anywhere where MasterCard is accepted including at a favorite retailer, over the Internet and for telephone and catalog orders.
- **Convenient.** Prepaid MasterCard Gift Cards can be pre-loaded with funds in varying amounts, making them perfect gifts for any occasion and for any use, such as dining out, shopping and traveling. Since these are MasterCard cards, recipients may also have access to exclusive promotional offers and merchandise discounts.
- **Secure.** Certain Prepaid MasterCard Gift Cards include Zero Liability*. In the event your card is lost or stolen, your card issuer will not hold you responsible for unauthorized purchases. * Exceptions apply to Zero Liability, for further details see:
www.mastercard.com/us/personal/en/cardholderservices/zeroliability.html.

MasterCard Worldwide commissioned a *2007 Holiday Shopping Insights report* which provides insight into consumer purchasing and payment preferences during the most recent holiday season. Among the key findings:

- With half of U.S. respondents finding the idea of purchasing gift cards very appealing, gift cards are among the most popular in-store gift items this year.
- Of all U.S. consumers surveyed, 33 percent said that they plan to spend most of their holiday budgets on gift cards/gift certificates.
- Gift cards are also as popular to receive as they are to give – 41 percent of U.S. respondents said they would like to receive prepaid gift cards as gifts.
- MasterCard gift cards can be used anywhere Debit MasterCard cards are accepted. Consumers consistently rate open-loop gift cards, which can be used at any merchant, as the most desirable.

Top Q&A

Are Prepaid MasterCard Gift Cards the Same as Credit Cards?

Prepaid MasterCard Gift Cards are not credit cards. These cards do not offer a credit line and in no way affect a consumer's ability to build a credit history. The funds are preloaded into a prepaid account and can be accessed the same way that funds in a checking account are accessed via debit card.

How Much Money Can I Put On My Prepaid MasterCard Gift Card?

Consumers can purchase gift cards in varying amounts. Balance limits also vary and are established by the card issuer.

How Can I Track My Account Balance and Transactions?

Depending on the program, cardholders can track their account balance and transactions via the Internet or over the phone.

What Happens If My Prepaid MasterCard Gift Card is Lost or Stolen?

Unlike cash, these cards can be replaced if lost or stolen. Cardholders should register their Prepaid MasterCard Gift Cards and contact the card issuer immediately to report loss or theft. The issuer will then send the cardholder a replacement card.

Can I Use My Prepaid MasterCard Gift Card Online?

Yes, the Prepaid MasterCard Gift Card can be used for Internet, mail and telephone orders as well as for in-store purchases – everywhere Debit MasterCard cards are accepted.

Can I Use It to Buy Items More Expensive Than the Balance On My Card?

Gift cards are only valid for the balance available on the card. Purchases for amounts that exceed the balance on the Prepaid MasterCard Gift Card will be declined. However, cardholders can use the card in tandem with another payment form to complete the purchase, such as with a MasterCard credit or debit card.

Can I Use My Prepaid MasterCard Gift Card While Traveling Abroad?

Yes. The Prepaid MasterCard Gift Card is accepted at millions of locations in the U.S. and internationally.

How Can I Get a Prepaid MasterCard Gift Card?

Prepaid MasterCard Gift Cards are available at bank branch and retail locations, as well as by phone or via the Internet. There are literally hundreds of cards to choose from, many of which can be customized with unique designs and personal messages. Consumers can visit www.mastercard.com/findacard to find the card that is right for them.

What Are the Terms and Conditions Associated with These Cards?

Terms and conditions can vary. MasterCard encourages consumers to carefully read through their cardholder agreement before purchasing a Gift Card.

Prepaid Gift Card Consumer Tips

You're buying a gift card...

- There are many options when choosing which gift card to buy for the holidays. Open-loop gift cards, like MasterCard-branded gift cards, offer flexibility, convenience and security for gift recipients during the holidays. MasterCard gift cards can be redeemed wherever Debit MasterCard cards are accepted, providing added value and convenience for recipients and can be purchased through issuing banks and participating retailers. Consumers can also visit www.mastercard.com/findacard to find the cards that best suit their holiday needs.
- MasterCard gift card features vary by issuer and product and can include customizable designs, wording and other options. Some cards are also reloadable.
- When giving gift cards this year, be sure to also give the recipient the “Terms and Conditions,” as they provide valuable information about the benefits and protections provided by the cards as well as contact information in the event that they are ever lost or stolen.

You have received a gift card...

- Gift cards require activation before they can be used. Be sure to follow any activation instructions provided and sign the back of your card immediately upon its receipt.
- Checking the terms and conditions and completing card registration provided by MasterCard gift card issuers will ensure that you understand and receive all of the card's appropriate benefits and protections, such as lost card replacement or zero liability.
- Be sure to know your current balance before you shop—not all retailers will be able to provide you with this information. Your card balance and purchase history can be accessed securely online by following the instructions that come with the card.
- Make note of your prepaid card's account number and customer service number and keep them in a safe place. You will need this information if your card is lost or stolen.
- MasterCard gift cards can be redeemed wherever Debit MasterCard cards are accepted.

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