



AN 6133 Mastercard Announces Pay and Get Rewards Capability for Selected Card Programs in Montenegro

Type:

Bulletin Announcement

Category:

Operations

Audience:

Issuer
Network Enablement Partner
Processor

Country or Territory:

Montenegro

Brand:

Mastercard®
Debit Mastercard®

Action Indicator:

Attention warranted (Program/service-related)
Registration required
Testing recommended

System:

Clearing
Settlement

Published:

29 March 2022

Effective:

1 May 2022

Executive Overview

Mastercard is announcing a new Mastercard Rewards System (MRS)-based tool, Pay and Get Rewards, for all issuers in Montenegro. The tool will be available for select Mastercard card programs (debit and credit), except Maestro and commercial cards.

Effective date details

Date	Details
1 May 2022	Pay and Get Rewards capability available to issuers in Montenegro

Customer benefit

Pay and Get Rewards is an MRS-based campaign tool that enables issuers to provide Mastercard cardholders with a simple and seamless rewarding experience for selected cardholder spending behaviors. The tool enables differentiating card value proposition with turnkey plug-and-play promotions based on varying business objectives.

What Mastercard is doing

Mastercard is introducing Pay and Get Rewards capability to issuers in Montenegro. The tool will be available for all credit and debit card programs, excluding Maestro and commercial cards.

Version history

Date	Description of change
29 March 2022	Initial publication date

Overview

Mastercard is enriching the value proposition of all Mastercard card programs in Montenegro (all debit and credit Mastercard cards, excluding Maestro and commercial cards) to better suit cardholder needs across

digital spending environment by introducing the Pay and Get Rewards for MRS-based campaigns.

Pay and Get Rewards

Pay and Get Rewards is a plug-and-play MRS campaign program designed to drive various types of cardholder transactional spend, achieve top-of-the wallet behavior, and reinforce card value program usage.

To support spend and engagement of cardholders, Mastercard will launch the Pay and Get Rewards campaign (at no charge until further notice), focusing on certain transaction types and spending mechanics where cardholders will be able to receive incentives for their purchases by defined program rules.

Mastercard will define and manage program rules and set up. Upon the agreement on the campaign objectives and following the program implementation, this offer will be available to each enrolled Mastercard cardholder for the defined duration of the campaign. Upon matching the eligible transactional spend data and promotional offer criteria, Pay and Get Rewards will initiate payment transaction to the issuer that must process it and post cashback on the cardholder's account (see details in this bulletin announcement).

For illustration purposes only, example of market wide campaign is as follows: "Make five e-commerce transactions with Mastercard card at the local e-commerce merchant on cumulative transaction amount of EUR 50 or above and get fixed EUR 10 one-off cashback."

Mastercard has defined campaign rules and eligible channels separately for each campaign, which are available on the Mastercard website <https://www.mastercard.rs/sr-rs.html>.

A statement of credit could take up to 30 days to be processed and posted to the eligible cardholder's account. Issuers are responsible for posting such statement credit to the eligible cardholder's account and statement. The eligible cardholder can view his or her statement through any available channel provided by the issuer, such as, but not limited to, mobile banking, Internet banking, electronic statement, or paper. This program is nontransferable, nonreversible, and may be terminated for breach of any terms or conditions. This tool will be subject to change or cancellation at Mastercard's discretion.

Issuer responsibilities

Issuers must be able to process cashback transactions. To process cashback transactions, issuers must accept and process a clearing-only transaction without any authorization with the following characteristics:

- Transaction code (TC) 28
- Card acceptor business code (MCC) 6555
- Interchange rate designator (IRD) 2A

Issuers that do not process cashback transactions cannot provide Pay and Get Rewards program benefits or communicate the program to cardholders. Issuers should be aware that Mastercard will monitor cardholders' Pay and Get Rewards transactions to know that they have made a qualifying purchase based on campaign rules. The acceptance and processing of the requirements listed shall mean that issuer accepts all the terms and conditions outlined in this bulletin announcement, including the disclaimer.

Issuers must provide Mastercard at least 30 days' notice for the effective implementation of any change to an eligible bank identification number (BIN) or account range (additions or subtractions). Issuers should contact their Mastercard account manager for any BIN change requests.

Issuers must receive approval from Mastercard before publishing any marketing or communication materials related to each campaign.

Opting out

Issuers and cardholders may choose to opt out from Pay and Get Rewards program at any point.

In such event, an issuer should contact their Mastercard account manager for any issuer or cardholder specific opt-out requests. Opt-out requests may take up to 15 business days to process upon receipt by Mastercard.

Cardholder communications

Issuers should communicate the campaign rules (available on the Mastercard website) to cardholders participating in the Pay and Get Rewards program before such cardholders make any purchases.

Appropriate trademark symbols (registered and trademark symbols) should be used for Mastercard and all card product names on all first mentions of an element.

All marketing materials promoting the Pay and Get Rewards program must feature the Mastercard logo. Mastercard reserves the right to withdraw use of Pay and Get Rewards at any time from issuers (and their cardholders) that fail to comply with Mastercard's requirements involving cardholder communications, marketing material content, and branding.

To help ensure issuers obtain the maximum benefit of any campaign using the Pay and Get Rewards capability, they should:

- Establish a marketing plan for the campaign's duration.
- Promote the capabilities of the Pay and Get Rewards program to help ensure potential cardholders are aware of, and take advantage of, the offers.
- Send communications to cardholders through email, print, short message service (SMS), the issuer's website, mobile application, or other relevant communication channels that describe the offers and offer terms.
- Before distribution, submit copies of all marketing materials for approval by Mastercard.
- Provide Mastercard with impression counts for all cardholder communications related to the program.

Customer support

Issuers must support cardholder inquiries related to the Pay and Get Rewards program.

Issuers can seek advice on more complex questions and issues by contacting loyalty_support@mastercard.com. Communications will be in the English language.

Legal disclaimers

The Mastercard Bylaws and Rules from time to time (the Rules), which issuers have previously acknowledged under their primary agreement with Mastercard apply to Mastercard card programs, shall also apply to the delivery of the Pay and Get Rewards program.

The provision of Pay and Get Rewards shall be deemed an activity by each issuer under the Rules and the terms herein, including the following disclaimer shall constitute an integral part of the Rules and of the issuer's primary agreement with Mastercard. The Rules may be found at the Mastercard Connect™ Technical Resource Center.

If any issuer does not agree to the application of the Rules to the provision of Pay and Get Rewards to itself (or the following important disclaimer), the issuer shall immediately refrain from enabling and/or communicating the Pay and Get Rewards program benefit for, and to their its cardholders, and notify Mastercard immediately of its decision. Issuers' continued participation of the Pay and Get Rewards benefit (whether by issuers or cardholders) shall be considered continued acceptance of the application of the Rules to it (and the following disclaimer).

Issuers agree to take full legal responsibility for the provision of Pay and Get Rewards to their cardholders in their jurisdiction, including, with respect to:

- Obtaining (and complying with) any necessary licenses, consents or other regulatory approvals required for the provision of Pay and Get Rewards to cardholders in their jurisdiction;
- Entering into appropriate terms and conditions of use with their cardholders, including obtaining any consents, as may be necessary or as are required by law in their jurisdiction;
- Giving information to cardholders about how their information will be processed and making any other privacy disclosures required by law in their jurisdiction and
- Any other legal or regulatory requirements that may be necessary for issuers to comply with in their jurisdiction from time to time (including impacting on the enablement of Pay and Get Rewards for cardholders and the marketing and promotion of associated offers to cardholders).

Mastercard accepts no liability (to issuers or their cardholders) for any failure by issuers that participated in the program to comply in full with any of the information included in this bulletin announcement.

Data protection

By not opting out from the Pay and Get Rewards program, a participating issuer agrees that it acts as a data controller and gives Mastercard, acting as a data processor, instructions to process personal data, if any, for the purposes of the Pay and Get Rewards.

For the avoidance of doubt, this announcement does not create a joint controllership between the parties. Issuers will comply with all data controller obligations under applicable data protection legislation, including Montenegrin data protection legislation.

The following is a description of the processing activities to be undertaken by Mastercard as processor on behalf of the issuer as controller:

- Subject matter of the processing: the processing will be carried out to provide Pay and Get Rewards as described in this announcement.
- Nature and purpose of the processing: personal data will be processed as necessary for the purposes of:
 - Provision and enhancement of Pay and Get Rewards
 - Preparing and furnishing aggregated and anonymized analyses and reporting for participating and prospective merchants for marketing or advertising the Pay and Get Rewards program
 - Preparing and furnishing compilations, analyses, and other reports of aggregated information, and anonymizing the personal data, provided that such compilations, analyses, or other reports do not identify any (i) issuer other than the issuer for which Mastercard prepares the compilation, analysis, or other report or (ii) cardholder whose transactions were involved in the preparation of any such compilation, analysis, or other report.
- Types of personal data: data subjects may submit personal data to enable the provision of Pay and Get Rewards, the extent of which is determined and controlled by issuer at its sole discretion, and which may include, but is not limited to the transaction data
- Categories of data subjects: personal data will be processed relating to the following categories of data subjects: enrolled cardholders.
- Duration of the processing: personal data may be processed and stored for the period necessary to provide Pay and Get Rewards and to comply with applicable laws.

Where an issuer has not entered into a data processing agreement with Mastercard, issuer agrees to be bound by the terms set out in Section 3.13, Data Protection under Europe Region chapter in the *Mastercard Rules*. The issuer agrees to act as a data controller and Mastercard acts as a data processor for the purposes of Pay and Get Rewards.

Questions

Customers with questions about the information in this announcement should contact their Mastercard account managers or their local Mastercard representatives.