

Credit Card Enhancement Summary

Effective January 1, 2014

Card Enhancement	MasterCard					Visa				
	Standard	Gold	Platinum	World ¹	Business	Classic	Gold	Platinum	Signature ¹	Business
Robust Rewards Program				Required					Required	
Common Carrier Travel Accident Insurance ¹	\$100,000	\$250,000	\$1,000,000	\$1,000,000	\$500,000	\$100,000	\$250,000	\$1,000,000	\$1,000,000	\$500,000
Baggage Delay Insurance ¹	•	•	•	•	•	•	•	•	•	•
Auto Rental CDW			•	•		•	•	•	•	•
Secondary Rental Car Collision Coverage										
Trip Cancellation/Interruption Coverage				•					•	
Lost Luggage Coverage				•					•	
Cell Phone Protection			•	•	•			•	•	•
Roadside Dispatch								•	•	•
Travel and Emergency Services (TEAS)				•				•	•	•
Purchase Security									•	
Warranty Manager									•	
Purchase Security and Extended Protection				•				•		•
Return Protection				•				•	•	
Price Protection	•	•	•	•					•	
ID Theft Restoration Services	•	•	•	•					•	
24/7 Concierge Services				•					•	
Lowest Purchase Price Guarantee										
MasterCard Smart Shopper Benefits	Satisfaction Guarantee Coverage									
	Purchase Assurance [®]									
	Extended Warranty									
	Master RoadAssist [®] Service									
	Travel Assistance Services									
MasterCard Global Service										
MasterRental Insurance										
MasterCard VAT Reclaim Service										
Emergency Cardholder Services										
Year-End Summary of Charges										
MasterCoverage [®]										
MasterCard SecureCode [™]										
Visa Liability Waiver										

¹ Updated 10/1/12

Card Enhancement	MasterCard					Visa				
	Standard (8069)	Gold (8369)	Platinum (8406)	World ¹ (8804)	Business (1138)	Classic (4837)	Gold (4838)	Platinum (5672)	Signature ¹ (3113)	Business (5295)
Robust Rewards Program				Required					Required	
Common Carrier Travel Accident Insurance ¹	G-14796	G-14794	G-14795	G-13932	G-13828	G-13828	G-13828	G-11811	G-13930	G-13828
Baggage Delay Insurance ¹					G-10522	G-11447	G-11447			G-11195
Auto Rental CDW										
Secondary Rental Car Collision Coverage										
Trip Cancellation/Interruption Coverage				G-13932						
Lost Luggage Coverage										
Cell Phone Protection			G-14795		G-11812					G-11812
Roadside Dispatch					G-11815			G-11811	G-13930	G-11815
Travel and Emergency Services (TEAS)				G-13932						G-11195
Purchase Security										
Warranty Manager										
Purchase Security and Extended Protection								G-11811		G-11195
Return Protection										
Price Protection	G-14796	G-14794	G-14795	G-13932					G-13930	
ID Theft Restoration Services										
24/7 Concierge Services										
Lowest Purchase Price Guarantee										
MasterCard Smart Shopper Benefits	Satisfaction Guarantee Coverage									
	Purchase Assurance [®]									
	Extended Warranty									
	Master RoadAssist [®] Service									
	Travel Assistance Services									
MasterCard Global Service										
MasterRental Insurance										
MasterCard VAT Reclaim Service										
Emergency Cardholder Services										
Year-End Summary of Charges										
MasterCoverage [®]										
MasterCard SecureCode [™]										
Visa Liability Waiver										

¹ Updated 10/2/13

Enhancement Descriptions

Auto Rental CDW

Eliminates the need for your cardmembers to pay for the collision damage waiver or similar provision provided by the commercial auto rental agencies on most passenger vehicles. Secondary coverage for consumer card products and Primary Coverage for commercial card products.

MasterRental Insurance

Eliminates the need for your cardmembers to pay for the collision damage waiver or similar provision provided by the commercial auto rental agencies on most passenger vehicles. Primary Coverage for commercial card products.

Baggage Delay Insurance

Baggage delay benefit of up to \$300 to cover expenses incurred for the emergency purchase of essential items needed by the cardholder while on a covered trip.

Cell Phone Protection

Provides cardmembers supplemental reimbursement for damage or theft of an eligible cell phone. Cardmembers must charge their monthly cell phone bill to their covered card. In addition to cell phones, certain types of personal digital assistants (PDA's) that are also cell phones are eligible when terms and conditions of the benefit are met. Only cell phones purchased by the eligible cardmember are covered. Eligible cell phones are limited to the primary line and up to the first two secondary, additional, or supplemental lines as listed on the cardmember's cellular provider monthly billing statement for the billing cycle preceding the month in which the theft or damage occurred.

Common Carrier Travel Accident Insurance

Accidental death & dismemberment insurance for primary cardholder and immediate family members when scheduled travel tickets are purchased with the card.

MasterCoverage

Provides liability protection against unauthorized employee charges up to \$15,000 per card for businesses with 5 or more cards. (Businesses with 2-4 cards are protected up to \$5,000 per card.)

MasterCard SecureCode™

A simple and secure way to pay at thousands of online stores. A private code known only to you and your bank, your SecureCode enhances your existing MasterCard account by protecting you against unauthorized use of your card when shopping online at participating online retailers.

Purchase Security and Extended Protection (All Risk)

Purchase Security will replace, repair, or reimburse covered cardmembers up to a maximum of \$10,000 in the event of theft or damage. Extended Protection doubles the time period of the original manufacturer's written U.S. repair warranty up to one full year on warranties of three years or less and up to a maximum of \$10,000 per claim.

Return Protection

Offers reimbursement to cardmembers on items they purchase. If a cardmember makes an eligible purchase with a covered card and is dissatisfied with that item for any reason (within 90 days from the date of purchase) Return Protection will reimburse the cardmember up to \$250 per item and up to \$1,000 annually per account.

Roadside Dispatch

Roadside Dispatch will arrange to dispatch a reliable tow operator or locksmith to cardmembers. All rates are pre-negotiated and conveniently billed to the covered cardmember's card. For \$59.95 (restrictions apply) per service call, the program provides towing (up to five miles included), tire changing (must have good, inflated spare), jump starting (battery boost), lockout service, fuel delivery, and winching (within 100 feet of paved or county maintained road only). Also provides cardmembers with an optional, personalized Trip Routing Package for \$5.95 which includes easy-to-read, accurate traveling instructions, and maps. Cardmembers can choose a direct route plan or a scenic route that highlights points of interest and road information along their route.

Travel and Emergency Services (TEAS)

Encountering an emergency situation away from home can be a frightening experience. That's why we've created a 24-hour assistance center for covered cardmembers. TEAS covers cardmembers and their spouses and dependent children 22 years of age or under who are traveling with them. TEAS is available by calling a dedicated toll-free number in the United States, or through a collect telephone number when traveling abroad, 24 hours a day, 7 days a week. This program provides assistance only. Cardmembers are responsible for the cost of any services received.

The following services are offered:

Pre-Trip Assistance

Provides information about health precautions, weather reports, currency exchange rates, visas, and immunizations.

Medical Referral Assistance

Provides medical referral, monitoring, and follow-up.

Emergency Transportation Assistance

Arranges for transportation under medical supervision.

Emergency Message Service

Relays emergency messages for travelers and is available 24 hours a day.

Prescription Assistance and Valuable Document Delivery Arrangements

Accommodates unexpected prescription needs or transport critical documents, which may have been left at home or elsewhere.

Legal Referral Assistance

Arranges contact with English-speaking attorneys, U.S. embassies and consulates, bail-bond assistance, cash advances, and follow-up assistance.

Emergency Ticket Replacement

Arranges for the replacement and delivery of new tickets, and assists with ticket reimbursement procedures.

Lost Luggage Locator Service

Arranges cash advances required due to lost luggage, and assistance with obtaining applicable insurance payments when the carrier is unable to locate lost items.

Emergency Translation Service

Provides telephone assistance in all major languages and helps find local interpreters, if available.

TEAS is provided on a best-efforts basis, and may not be available due to problems of time, distance, or location. The third-party service provider and their contractors are not responsible for the availability, cost, use, or results of any medical, legal, or transportation service. TEAS provides assistance and referral only; cardmembers are responsible for the cost of any actual medical, legal, cash advance, or other service(s) used.

Visa Liability Waiver

This benefit is for Employers only. Visa Liability Waiver protects companies from possible card misuse by employees who are ultimately terminated, up to \$100,000 per cardholder. For members holding any cards in the Visa Commercial card product line,* the Visa Liability Waiver program offers additional peace of mind. This program covers eligible transactions billed or incurred within 75 days prior to, or up to 14 days after, notification of employee termination. Coverage after the notification of termination date will apply, provided that the issuer received a request from the member to cancel the cardmember account within two business days of notification of the employee termination.

MasterCard VAT Reclaim Service

U.S. Companies are entitled to recover the Value Added Taxes (VAT) expenses that their employees incur on foreign business travel such as hotel accommodations, employee meals, conferences, exhibitions, trade shows, car hire and similar business travel expenses. VAT recovery rules vary from country to country.

Year-End Summary of Charges

Take the hassle out of year-end bookkeeping. All card purchases are conveniently itemized and listed by purchase type.

MasterCard Exclusive Smart Shopper Benefits include:

Satisfaction Guarantee Coverage

If a cardholder is dissatisfied with something bought within 60 days of purchase they may be eligible for coverage under this insurance program.

Purchase Assurance®

Coverage for merchandise purchased with a MasterCard that is damaged or stolen within the first 90 days.

Extended Warranty

Doubles the coverage period of the original manufacturer's warranty up to a maximum of 12 months on most items purchased with a MasterCard.

Master RoadAssist® Service

Cardmembers that break down on the road while traveling in the U.S. can be assured of emergency roadside assistance services at pre-negotiated rates.

Travel Assistance Services

Traveling more than 50 miles from home, cardmembers can be assured of assistance with medical emergencies, referrals, prescriptions, legal services, and much more.

MasterCard Global Service

Worldwide assistance with lost/stolen cards and emergency cash.

MasterCard Emergency Cardholder Services include:

Lost and Stolen Card Reporting

The MasterCard Solutions Center notifies the issuer of the missing card within 15 minutes of a cardholder's call.

Emergency Card Replacement (ECR)

With the issuer's approval, cardholders receive a temporary replacement card by the next day in the United States and within two business days almost everywhere else. By embossing ECRs at locations closer to cardholders—at three primary locations worldwide—we can offer faster delivery. And now, card validation code (CVC) technology is available for ECRs—providing a higher level of security for temporary cards than ever before.

Emergency Cash Advance (ECA)

If a card is lost or stolen, the cardholder can receive cash—generally within 15 minutes in the United States and within one hour almost everywhere else. Our ECA program with Western Union provides cash through 196,000 locations worldwide. In addition, cash advances are available through banks in areas where Western Union does not operate.

ATM Locations

Cardholders are directed to the nearest of our 906,000 ATMs.

Account-Related Inquiries

Cardholders are transferred or referred to the issuer or to the designated vendor for account-related information.

Visa Emergency Cardholder Benefits include:

Emergency Card Replacement

This service provides emergency card replacements to Visa cardholders who are in need of a replacement card (for example if their Visa card has been lost or stolen) and are traveling domestically or internationally.

Emergency Cash Disbursement

This service provides emergency cash disbursements, usually within hours, to Visa cardholders who are in need of cash (for example if their Visa card has been lost or stolen) and are traveling domestically or internationally.

Lost and Stolen Card Reporting

Visa Customer Care Services (VCCS) receives calls from cardholders or third parties when a Visa card has been lost, stolen, or is subject to fraud. VCCS collects service requests of lost or stolen cards, blocks accounts on VisaNet when a full card number is available, and immediately notifies the issuer of all service requests.

Cardholder Inquiry Service (CIS)

Cardholder Inquiry Service (CIS) is easily accessible to Visa cardholders from anywhere in the world, any time of the day, automatically extending the reach of an issuer's own customer service. Issuers can be assured that their cardholders will receive the assistance they need.