



# Mastercard US Consumer Credit Programs

Core & Optional Benefits & Product Requirements Overview  
**(Updated: September 2025)**

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# Mastercard US Consumer Credit Programs

## • Core Benefits and Product Requirements (Updated as of September 2025)

- The following table displays the core and required features & benefits for Mastercard US Consumer Credit card programs. For more information, please contact your Mastercard account manager.

**C = Core:** these benefits come with the card program and are provided by Mastercard at no additional cost to issuers.

**R = Required:** these benefits are mandatory and are at the issuer's expense.

**O = Optional:** these benefits are optional and are at the issuer's expense.

Features & Benefits		Mastercard®	Enhanced Value	World Mastercard®	World High Value	World Elite Mastercard®	World Legend Mastercard®
Requirements & Servicing	Product Code	MPL <sup>1</sup>		MCW		MWE	MWJ <sup>2</sup>
	Brand Mark <sup>3</sup>	Mastercard Symbol or Secure Symbol		Mastercard Symbol or Secure Symbol		Premium Brand Mark	Premium Brand Mark
	Rewards Requirement	-	57.5 bps minimum average <sup>4</sup>	100 bps minimum average	100 bps minimum average	150 bps minimum average	200 bps minimum average
	Spend Requirement	-	-	USD 10,000 annual portfolio average	USD 30,000 annually per account	USD 25,000 annual portfolio average	USD 40,000 annual portfolio average
	High Credit Limit Requirement	-	-	-	-	USD 20,000	USD 20,000
	Annual Card Fee Requirement	-	-	-	-	-	USD 250
	Card Type Requirement <sup>5</sup>	-	-	-	-	-	Metal
	24/7 Live Agent & Expedited Chargebacks	-	-	✓ <sup>R</sup>	✓ <sup>R</sup>	✓ <sup>R</sup>	✓ <sup>R</sup>
Safety & Security	Mastercard ID Theft Protection™ <sup>6</sup>	✓ <sup>C</sup>		✓ <sup>C</sup>		✓ <sup>C</sup>	✓ <sup>C</sup>
	Zero Liability	✓ <sup>R</sup>		✓ <sup>R</sup>		✓ <sup>R</sup>	✓ <sup>R</sup>
	Mastercard Global Services	✓ <sup>R</sup>		✓ <sup>R</sup>		✓ <sup>R</sup>	✓ <sup>R</sup>
	HealthLock	✓ <sup>C</sup>		✓ <sup>C</sup>		✓ <sup>C</sup>	✓ <sup>C</sup>

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1. All new issuance to be MPL. Other product codes (MCG, MCC, MCS) also apply

2. Product code ready beginning Q4 2025.

3. As identified in *Mastercard Program Identifiers* document

4. Mastercard accounts with the required rewards program, may qualify for the enhanced value capability. Account registration required. Issuer provides reasonable, competitive level of required rewards and enrolls reward program via Mastercard connect™.

5. Sustainable product type also acceptable based on variance approval.

6. Certain terms, conditions and exclusions apply. Cardholders need to register for this service. This service is provided by a third-party. Please see your guide to benefits for details or call 1-800-MASTERCARD.



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**T = Optional:** these features are optional and at no cost from Mastercard.

Features & Benefits		Mastercard®	Enhanced Value	World Mastercard®	World High Value	World Elite Mastercard®	World Legend Mastercard®
Everyday Value	Peacock	-		✓ <sup>c</sup>		✓ <sup>c</sup>	✓ <sup>c</sup>
	Instacart	✓ <sup>c</sup>		✓ <sup>c</sup>		✓ <sup>c</sup>	✓ <sup>c</sup>
	Lyft	-		✓ <sup>c</sup>		✓ <sup>c</sup>	✓ <sup>c</sup>
	Mastercard Transit Benefit	✓ <sup>c</sup>		✓ <sup>c</sup>		✓ <sup>c</sup>	✓ <sup>c</sup>
Enhanced Travel & Experiences	Lyft Airport	-		-		✓ <sup>c</sup>	✓ <sup>c</sup>
	MoviePass	✓ <sup>c</sup>		-		-	-
	Concierge Services	O		O		✓ <sup>c</sup>	✓ <sup>c</sup>
	Priority Pass <sup>1</sup>	-		O		✓ <sup>c</sup>	✓ <sup>c</sup>
	Priceless Experiences	✓ <sup>c</sup>		✓ <sup>c</sup>		✓ <sup>c</sup>	✓ <sup>c</sup>
	Mastercard Golf	✓ <sup>c</sup>		✓ <sup>c</sup>		✓ <sup>c</sup>	✓ <sup>c</sup>
	Mastercard Travel Rewards <sup>2</sup>	-		-		✓ <sup>c</sup>	✓ <sup>c</sup>
	Mastercard Travel & Lifestyle Services	-		✓ <sup>c</sup>		✓ <sup>c</sup>	✓ <sup>c</sup>
The Mastercard Collection	Soho Friends	-		-		✓ <sup>c</sup>	✓ <sup>c</sup>
	Mastercard Music and Entertainment Access	✓ <sup>c</sup>		✓ <sup>c</sup>		✓ <sup>c</sup>	✓ <sup>c</sup>
	Dining	-		-		✓ <sup>c</sup>	✓ <sup>c</sup>

1. World Elite and World Legend issuers can opt in to receive complimentary membership to lounge access with Priority Pass. Lounge visit fees will apply. Issuer implementation required.

2. Mastercard will automatically enroll issuers with eligible portfolios in the program. Issuers should address any request for BIN addition, removal, or change to [loyalty\\_support@mastercard.com](mailto:loyalty_support@mastercard.com) and to the Mastercard account manager.

3. The Mastercard Collection benefits vary by product type. Speak



# Core and Required Benefit Descriptions (1/2)

*(Updated as of September 2025)*

**Mastercard Identity Theft Protection™1:** Provides cardholders with access to a number of Identity Theft resolution services, should cardholders believe they are victims of Identity Theft, including alerts with possible identity theft, monthly risk alert / newsletter, resolution services available 24/7 year-round, lost wallet assistance, single bureau credit monitoring, financial account take over monitoring, and URL and domain monitoring.

**Zero Liability:** Mastercard cardholders pay only for the purchases they have authorized on their US issued Mastercard card and won't be held liable in the event of an unauthorized purchases. Zero Liability applies to purchases made in the store, over the telephone, online, or via a mobile device and ATM transactions. Cardholders should not be held responsible for unauthorized transactions if they have used reasonable care in protecting the card from loss or theft; and promptly reported loss or theft to their financial institution.

**Mastercard Global Services:** Provides 24 hour a day, seven day a week customer service assistance with Lost and Stolen Card Reporting, Emergency Card Replacement, as well as assistance with locating ATMs and help with account- related questions. Issuers are responsible for associated service and telecom fees.

**Instacart:** Offer begins on September 1, 2025 and expires on January 31, 2027. Eligible Mastercard US Credit cardholders, and Mastercard US Debit cardholders who are new Instacart+ subscribers can receive 3 months of free Instacart+. Eligible US Mastercard® credit cardholders who are new or existing Instacart+ customers and all Mastercard US debit cardholders who are new to Instacart+ as of September 1, 2025 can receive \$10 off on their second qualifying order of \$10 or more, each month while customer remains an Instacart+ member. Service fees, other fees, taxes and/or tips may apply to deliveries. Additional terms apply. For full terms and conditions please visit [www.instacart.com/p/mastercard-offer](http://www.instacart.com/p/mastercard-offer).

**HealthLock:** Cardholders will receive HealthLock's Medical Claim Monitor service complimentary, and a 90-day premium upgrade to HealthLock's Medical Claim Saver. After the 90-day free trial, cardholders can continue with the Medical Claim Monitor at no cost or opt-in to the premium services (Medical Claim Auditor or Medical Claim Saver) at the following preferential, discounted rates: complimentary access to Medical Claim Monitor to protect against medical fraud and privacy intrusions, \$4.99 (originally \$19.99) per month for Medical Claim Auditor to organize, track, and audit all healthcare claims, and \$19.99 (originally \$29.99) per month for Medical Claim Saver to receive medical claim negotiation services. Learn more at <https://healthlock.com/mastercard/>.

**Peacock Premium:** Enjoy \$3 off Peacock Premium when you use your World or World Elite Mastercard® to subscribe. Stream new movies from theaters, hit series, exclusive originals, live sports and more. Excludes current Peacock Premium and Premium Plus subscribers. Additional eligibility restrictions, exclusions, and terms apply. For full terms, see <https://www.peacocktv.com/offer-terms/mastercard>. Valid through 12/31/2025.

**Peacock Premium Plus:** Enjoy \$5 off Peacock Premium Plus when you use your World Elite Mastercard® to subscribe. Stream new movies from theaters, hit series, exclusive originals, live sports and local NBC channels ad-free.\* Additional eligibility restrictions, exclusions, and terms apply. For full terms, see <https://www.peacocktv.com/offer-terms/mastercard>. Valid through 12/31/2025.

**Lyft:** Take 3 rides in one calendar month, get a \$5 Lyft credit with your World Mastercard or World Elite Mastercard. For full terms, see <https://www.lyft.com/mastercard>. Valid through 1/31/26.

Mastercard provides full descriptions, approved copy, and terms & conditions for the benefits online and for download for issuers to print and mail via [Mastercard Marketing Center](#)

**Soho Friends:** Offer must be redeemed on or prior to December 31, 2027 at 21.00GMT, subject to early termination. You are eligible to receive a complimentary 12-month Soho Friends account when the account is either activated for the first time or renewed with your eligible US, Brazil, or Canada-issued World Elite, World Legend Mastercard during the offer period. To redeem this offer, visit [www.sohohouse.com/soho-friends-mastercard](http://www.sohohouse.com/soho-friends-mastercard) and click the 'Join Now' link. On the "Get started" screen, either sign in or create an email account. On the next screen, complete your details. You must select "United States", "Brazil", or "Canada" as your country to redeem the offer. (If you select a country other than these countries, you will not receive the offer.) On the payment information screen, you must enter your eligible, enrolled US, Brazil, or Canada-issued Mastercard consumer or small business credit card and press "Save" to save your eligible Mastercard details. The total to be paid will be updated to \$0 if you have saved an eligible Mastercard as your payment card. Finally, click 'Join Soho Friends'. Mobile wallet purchases are excluded from offer eligibility. Soho House reserves the right to cancel, change, or suspend this offer at any time without notice. By redeeming this offer, you agree to the Soho Friends [terms](#). You may cancel your Soho Friends account at any time by emailing [membership@sohohouse.com](mailto:membership@sohohouse.com). Additional terms and restrictions apply, please visit [www.sohohouse.com/soho-friends-mastercard](http://www.sohohouse.com/soho-friends-mastercard).

**Mastercard Dining Access Benefit** - Additional terms apply where noted. Certain dining benefits may be fulfilled by a third party.



# Core and Required Benefit Descriptions (2/2)

Mastercard provides full descriptions, approved copy, and terms & conditions for the benefits online and for download for issuers to print and mail via [Mastercard Marketing Center](#)

**Lyft Airport:** Start your next adventure with 10% off any scheduled Lyft ride to the airport when you book using your World Elite Mastercard. It's a hassle-free way to get to your terminal so you can sit back and start your vacation sooner. For full terms, see <https://www.lyft.com/mastercard#airports>. Valid through 1/31/26.

**MoviePass:** Join MoviePass with your eligible Standard Mastercard® and save 50% on your first two months when you subscribe to a Standard or Premium plan. It's like a cinematic passport that makes it easier to stay on top of the latest movies. For full terms, see [moviepass.com/mastercard](http://moviepass.com/mastercard). Valid through 1/31/26.

**Mastercard Music and Entertainment Access:** Eligible Mastercard credit cardholders will receive a minimum of 24-hour pre-sale access and eligible World Elite Mastercard credit cardholders will have access to preferred ticketing at select venues and festivals available through [priceless.com](http://priceless.com) or through a Priceless Platform implementation. Valid through 3/31/27.

**Mastercard Concierge:** Provides personal assistance via telephone, web, or mobile app including recommendations and reservations for dining, entertainment, and sporting events; also provides executive services.

**Priority Pass<sup>1</sup>:** An airport lounge access program, providing an

airport lounge for wherever your travel takes you, regardless of your class of travel or airline flown. Whether you travel infrequently or are a seasoned, regular traveler, Priority Pass Digital can help reduce the stress of your airport journey with membership access at one of 1,300+ airport lounges across 500 cities in over 140+ countries worldwide. Through the Priority Pass Digital app, members can also access exclusive retail, dining, spa and sleeping options in selected airports.

**Priceless Experiences:** Offers Mastercard cardholders the opportunity to engage in exclusive, once-in-a-lifetime experiences with the people they love in the cities where they live and travel.

**Mastercard Golf:** Provides access to TPC Network Clubs, domestic and international golf travel packages, golf schools and much more. World and World Elite cardholders can secure tee times through the Hidden Network of private courses and enjoy Honorary Observer and Pro-Am positions at select PGA TOUR events.

**Mastercard Travel Rewards:** Mastercard Travel Rewards (MTR) is an automatic, cash-back offers program that provides in-store and online cross-border offers at marquee merchants when traveling abroad. Whether traveling for business or pleasure, cardholders can enjoy hundreds of hotel, transportation, dining, entertainment, and retail offers when traveling internationally. Offers are currently available across

25 countries, with plans to add additional destinations ongoing. When cardholders aren't traveling, they can redeem sought-after, luxury brands online and enjoy worldwide shopping from the comfort of their home. Offers are automatically applied in the form of a statement credit - no coupons, no codes, just shop and enjoy cash rewards! Visit [mtr.mastercardservices.com](http://mtr.mastercardservices.com) for current merchants and individual offer terms.

**Mastercard Travel & Lifestyle Services<sup>2</sup>:** Provides a suite of benefits, amenities and upgrades, preferential treatment and premium travel offers from best-in-class travel companies across hotels, air travel, tours, cruises, car rentals and more.

**Mastercard Transit Benefit:** Save when you tap and go with your eligible Mastercard and receive a \$2.50 statement credit when you spend \$10 or more each month at participating transit systems.

**Benefits and Service Providers are subject to change by Mastercard.**

1. Travel & Lifestyle Services are provided by a third party. No travel bookings are being made by Mastercard, nor is Mastercard acting as a travel agency or providing any travel consultation or advice, in connection with Mastercard Travel & Lifestyle Services.
2. World Elite issuers can opt in to receive complimentary membership to lounge access with Priority Pass. Lounge visit fees will apply. Issuer implementation required.



# Mastercard US Consumer Credit Programs

## • Optional Benefits

The following table displays the optional features & benefits for Mastercard US Consumer Credit card programs. This list is not exhaustive. For more information, please contact your Mastercard account manager.

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Features & Benefits		Mastercard®	Enhanced Value	World Mastercard®	World High Value	World Elite Mastercard®	World Legend Mastercard®
Safety & Security	Cellular Wireless Telephone Protection <sup>2</sup>	O		O		O	O
	Identity Fraud Expense Reimbursement <sup>2</sup>	O		O		O	O
	Price Drop Protection <sup>2</sup>	O		O		O	O
	Extended Warranty <sup>2</sup>	O		O		O	O
	Purchase Assurance Plus <sup>2</sup>	O		O		O	O
Experience	Concierge Service	O		O		✓ <sup>C</sup>	✓ <sup>C</sup>
Travel	Baggage Delay Insurance <sup>1</sup>	O		O		O	O
	Flight Delay Pass	O		O		O	O
	Lost Luggage Insurance <sup>1</sup>	O		O		O	O
	MasterAssist® (With Travel Medical Insurance) <sup>2</sup>	O		O		O	O
	MasterRental® Insurance / CDW <sup>2</sup>	O		O		O	O
	Medical Evacuation <sup>2</sup>	O		O		O	O
	Rideshare Protection <sup>2</sup>	O		O		O	O
	Travel Accident Insurance with Baggage Delay <sup>2</sup>	O		O		O	O
	Travel Assistance Services	O		O		O	O
	Trip Cancellation and Interruption <sup>2</sup>	O		O		O	O
	Trip Delay Insurance <sup>2</sup>	O		O		O	O

- Benefits are subject to terms, conditions and limitations, including limitations on the amount of coverage. Coverage is provided by New Hampshire Insurance Company, an AIG Company, or Warranty Guard, an AIG company for Price Drop Protection, or Federal Insurance Company for Travel Accident Insurance with Baggage Delay and Medical Evacuation. All benefits except Travel Accident provide secondary coverage only. Mastercard is not a provider or broker of insurance and does not act as a third-party adjuster, claims assessor or as an agent for the underwriter or any other party.



# Optional Benefit Descriptions (1/2)

Mastercard provides full descriptions and terms & conditions for the benefits online and for download for issuers to print and mail via [Mastercard Marketing Center](#)

**Baggage Delay Insurance\*:** Provides reimbursement, up to \$200 per claim, for the cost of essential items such as clothing and toiletries if the cardholder's luggage is delayed in getting to the scheduled destination.

**Cellular Wireless Telephone Protection\*:** Provides coverage in the event your covered cell phone is stolen or damaged (including cracked screens). Different benefit configurations are available.

**Concierge :** Provides personal assistance via telephone, web, or mobile app including recommendations and reservations for dining, entertainment, and sporting events; also provides executive services.

**Digital First:** The Digital First card program offers a digital first, physical optional approach to cardholder acquisition, payment method, security, and credential management.

**Extended Warranty\*:** Doubles the original manufacturer's (or store brand) warranty. Coverage is for eligible items purchased with your Mastercard. Different benefit configurations are available.

**Flight Delay Pass:** Provides eligible cardholders relief from the stress of delays with complimentary lounge access on qualifying flight delays.

**Identity Fraud Expense Reimbursement\*:** Reimburses cardholders for eligible expenses they incurred in the process of restoring their credit, up to \$1,000 per claim, resulting from identity fraud.

**Lost Luggage Insurance\*:** Provides reimbursement, up to \$1,500 per claim, for checked or carry-on luggage that is lost or damaged while traveling on a common carrier.

**Mastercard Travel & Lifestyle Services<sup>1</sup>,** Provides a suite of benefits, amenities and upgrades, preferential treatment and premium travel offers from best-in-class travel companies across hotels, air travel, tours, cruises, car rentals and more.

**MasterAssist\*:** Covers unexpected emergency accident or sickness expenses when traveling more than 100 miles from home. Including Assistance Services for Medical, Legal, Travel, and Road Side Assistance while traveling.

**MasterRental<sup>®</sup> Insurance/CDW\*:** Pays for physical damage and theft to most rental vehicles. The cardholder must pay for the entire rental transaction with the eligible Mastercard card and decline the Collision Damage/Loss Damage Waiver coverage offered by the car rental company.

**Medical Evacuation\*:** Provides coverage for certain expenses resulting from accidental injury, illness or disease during the course of the cardholder's trip, if the injury or illness necessitates medical evacuation and/or repatriation of the cardholder. Does not include Assistance Services, this is only an insurance benefit.

**Price Drop Protection\*:** Reimburses for the difference in price, up to \$250 per claim, on eligible items should the cardholder find the same item for a lower price. Different benefit configurations are available.

**Purchase Assurance Plus\*:** Provides coverage for most new items purchased with the eligible card that are damaged or stolen within 90 days of the date of purchase, up to \$1,000 per claim.

**Rideshare Protection\*:** Provides coverage for your personal property that is lost or stolen while riding in a ride share service (UBER, Lyft, Juno, or Via). Coverage is available up to \$750 per loss, with a \$100 deductible per loss. Maximum of 2 claims per 12 months.

There may be additional benefit limits available for many of these benefits; please contact your Mastercard account representative for more information.

\* Benefits are subject to terms, conditions and limitations, including limitations on the amount of coverage. Coverage is provided by New Hampshire Insurance Company, an AIG Company, or Warranty Guard, an AIG company for Price Drop Protection, or Federal Insurance Company for Travel Accident Insurance with Baggage Delay and Medical Evacuation. All benefits except Travel Accident provide secondary coverage only. Mastercard is not a provider or broker of insurance and does not act as a third-party adjuster, claims assessor or as an agent for the underwriter or any other party.





# Optional Benefit Descriptions (2/2)

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**Travel Accident Insurance with Baggage Delay\*:** Provides coverage for cardholders and their Spouse or Dependent Children for Accidental Death & Dismemberment Insurance while 1) riding as a passenger in or entering or exiting any Common Carrier; or 2) at the airport, terminal or station, at the beginning or end of a covered trip. To be eligible the entire cost of the Common Carrier passenger fare, less redeemable certificates, vouchers, or coupons, must be charged to your Mastercard. Included on covered travel is Baggage Delay Insurance. Baggage Delay reimburses expenses incurred for emergency purchases of essential items such as toiletries and clothing if a covered person's baggage is delayed 4 hours or more while traveling on a covered trip.

**Travel Assistance Services:** Arranges emergency roadside assistance and provides pre-trip destination information such as visa/passport requirements, immunization, and help with lost/stolen travel documents and luggage. Also provided are referrals to a network of physicians, arranging hospital transfers, and referrals to attorneys, local embassies and consulates, if you are traveling.

**Trip Cancellation and Interruption\*:** Protects the cardholder against forfeited, non-refundable, unused payments and deposits if a trip is canceled or interrupted for covered reasons. Coverage is available up to \$1,500 per incident. Coverage only applies to Common Carrier Airfare.

*Enhanced Trip Cancellation and Interruption\** is also available and covers a larger number of prepaid travel types and covered reasons for cancellation and interruption.

**Trip Delay Insurance\*:** Provides coverage if a trip you paid for with your covered card is delayed for six (6) hours or more due to a covered loss, which may include inclement weather or sudden injury or illness, you will be reimbursed up to the benefit limit for covered expenses including meals and accommodations during your delay.

**True Name™ from Mastercard:** A feature that lets transgender & nonbinary people display their chosen name on their card. For many in the LGBTQIA+ community, the name on their credit, debit or prepaid card does not reflect their true identity. Allowing for chosen names to appear on the front of cards, helps ease a major pain point for the transgender and nonbinary communities.

**Touch Card by Mastercard:** Designed with accessibility in mind to bring security, inclusivity and independence to blind and partially sighted cardholders around the world. The feature creates an accessible system of payment cards with unique, tactile notches — rounded for debit, squared for credit and triangular for prepaid — so anyone can identify their cards with just a touch.

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