



AN 4062 Merchant Education for the True Name Feature from Mastercard

Type:

Bulletin Announcement

Category:

Operations
Rules/Standards

Audience:

Acquirer
Processor
Merchant - Merchant Connect

Region:

Global

Brand:

Mastercard®
Debit Mastercard®
Maestro®

Action Indicator:

Attention warranted (Brand-related)

Published:

14 July 2020

Effective:

14 July 2020

Executive Overview

Mastercard is asking acquirers to educate their merchants about the True Name™ feature to help ensure proper Mastercard card acceptance.

Effective Date Details

Date	Details
14 July 2020	Effective immediately

Customer Benefit

The True Name feature from Mastercard enables consumers to have the name that reflects who they truly are, displayed on their Mastercard cards. Enabling the transgender and non-binary communities, among others, the ability to have their chosen name on the front of their Mastercard card solves a very real pain point for these consumers and helps ensure Mastercard continues to foster acceptance for all.

What Mastercard is Doing

Mastercard introduced the True Name feature in 2019. This feature, which may be enabled on any Mastercard card product, is designed to address a serious pain point for members of the transgender and non-binary communities. The True Name feature permits the cardholder's chosen name, not their former name, to appear on their Mastercard card without the requirement of a legal name change.

As additional Mastercard issuers offer the True Name feature, Mastercard is asking acquirers to educate their merchants about the True Name feature to help ensure a positive cardholder and merchant experience.

Version History

Each customer must determine the impact on its operations.

Date	Description of Change
14 July 2020	Initial Publication Date

Merchant Education

Mastercard is strongly encouraging acquirers to educate their merchants about the True Name feature.

Merchants choosing to request a form of identification when a Mastercard card is presented for payment should be aware that the True Name feature may result in the name on the Mastercard card differing from the name on identification provided by the cardholder.

Mastercard does not require verification of the cardholder name. Merchants must not refuse to accept a Mastercard card on the sole basis that the name displayed on the Mastercard card does not match the name on the cardholder identification.

Additional Information

Comparing the cardholder name on a Mastercard card with cardholder provided identification does not provide the acquirer with fraud chargeback protection.

Questions

Customers with questions about the information in this announcement should contact Global Customer Service using the contact information on the Technical Resource Center.