NEWS RELEASE

Mastercard Enables Debit Cardholders to Get Paid as Easily as They Pay

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With Mastercard Accept issuers can extend everyday acceptance capabilities to debit and prepaid cardholders through existing banking channels and experiences.

PURCHASE, N.Y.--(BUSINESS WIRE)-- While making digital payments has become second nature, getting paid and receiving them can still be complex. Whether you're a street food vendor in Asia, selling homemade crafts at a market in Latin America, earning extra income for tutoring in Africa, or selling a second-hand bicycle through an online marketplace in the Middle East. Whether collecting payment for goods and services or turning a personal skill into a side hustle: How do you get paid?

Worldwide, this question matters to the people who earn income through informal work and independent services, many of whom still rely on cash. Sharing personal details or navigating unfamiliar payment services and platforms to get paid can be daunting. As our lives evolve, and people move between shopping, selling, earning and sending money daily, the way we get paid must evolve too.

Mastercard is introducing **Mastercard Accept** to simplify everyday payment experiences. Through collaboration with issuing and acquiring partners, such as, **areeba**, **BAC Latam**, **Banco de Costa Rica (BCR**), **Banco Davivienda**, **Banco Industrial**, **Banco Nacional De Costa Rica (BNCR)**, **Bank of Ceylon**, **Equity Bank**, **Getnet**, **G&T Continental**, **Grupo Cibest**, **KCB Bank Kenya**, **Kardal**, **LOLC**, **Maya Bank**, **Network International**, **Oriental Bank** and **Premier Bank Kenya**, Mastercard Accept is designed to enable eligible debit and prepaid cardholders to receive payments directly into their existing accounts using the mobile banking or payments app they already trust on the smartphone they already carry.

Expanding Mastercard's vision for acceptance

Mastercard has long championed a world where every connected device can become a commerce device. Mastercard Accept extends that vision further, helping to transform the smartphone in your pocket from a tool used to make payments into one that can now also receive them.

Mastercard Accept allows people to receive payments across a range of everyday activities, whether occasional or ongoing. Cardholders simply log into their existing banking app, select the option to accept a payment, enter the required amount, then present their smartphone to the payer to tap for contactless payment or scan displayed QR code to make payment.

By extending existing banking relationships and capabilities, Mastercard Accept helps issuing partners expand into new relevant use cases, enabling seamless payment acceptance experiences for debit and prepaid cardholders built on Mastercard's trusted security and compliance standards already in place.

"Today people move seamlessly between buying, selling and earning, but the way they get paid has not kept pace," said Jorn Lambert, chief product officer, Mastercard. "They need payment solutions that support all these activities without pushing them to unfamiliar providers and platforms. Mastercard Accept is designed for this reality, making it possible for debit and prepaid cardholders to get paid as easily as they pay."

Creating a pathway from everyday payments to merchant growth

For some, being able to accept digital payments more conveniently will enhance everyday activities. For others, occasional payments may evolve into regular income streams that require more formal merchant infrastructure and additional offerings.

Mastercard's acceptance solution evolves as cardholder needs change. As seller volumes increase, the transaction history and insights provided support broader banking relationships and enable issuers to create a pathway towards additional merchant services and infrastructure.

Driving acceptance through an ecosystem of innovation and scale

Mastercard Accept further expands the value of Mastercard debit and prepaid propositions by embedding bidirectional payment functionality into everyday banking infrastructure. The solution will be rolled out in collaboration with Mastercard's network of global issuing and acquiring partners, with initial focus on key markets in Asia Pacific, Latin America, the Middle East and Africa, and global rollout to follow in the future.

This reflects Mastercard's continued commitment to financial inclusion and expanding participation in digital commerce by making payment acceptance more accessible and intuitive. Issuers and acquirers interested in enhancing debit and prepaid offerings and creating new opportunities for growth with Mastercard Accept should contact their Mastercard representative.

For more information, visit: **Mastercard.com/MastercardAccept**

Partner quotes

"At areeba, we firmly believe that anyone should be able to pay and get paid. You shouldn't have to be a registered merchant to accept a card payment. With Mastercard Accept, the freelancer, the home baker, the tutor and the small trader can all get paid digitally, simply and securely. That's what financial inclusion looks like in practice." Maher Mikati, CEO, areeba

"At BAC, our purpose is to reimagine banking to create prosperity in the communities we serve. Mastercard Accept helps us deliver on that purpose by enabling small businesses across Central America to accept payments directly through our app. It brings our Triple Value strategy to life by advancing financial inclusion, strengthening our payments ecosystem, and creating sustainable growth across the region." Jaime Compte, vice president, Corporativo Sr Servicios Banca de Personas, Pymes y Medios de Pago, BAC LATAM

"Through technological innovation and service excellence, we transform everyday banking into advanced digital solutions. With Mastercard Accept, we enrich our value proposition through a model that simplifies the acceptance of payments from the first sale. This is a significant step in our digital evolution, differentiating BCR through simple, secure and growth-oriented technologies for our customers." Luis Diego Zamora, gerente, Área de Productos Banco de Costa Rica (BCR)

"Partnering with Mastercard on the rollout of Mastercard Accept reinforces Banco Davivienda´s commitment to building a seamless, barrier-free digital payments ecosystem. This collaboration strengthens our debit card and savings account offering while expanding payment acceptance tools for small merchants and everyday sellers who need immediate, reliable and cost-effective solutions to grow their business." Laura Gómez, vice president, Acceptance, Banco Davivienda

"The development of innovative solutions that facilitate electronic payment acceptance represents an important opportunity to strengthen Guatemala's financial ecosystem. Initiatives such as Mastercard Accept can help accelerate merchant digitalization, promote greater financial inclusion, and provide new opportunities for business growth." Juan Bernardo Rivera, general manager, Banco Industrial

"Financial inclusion is part of our identity at Banco Nacional. Mastercard Accept lets clients who already trust us start accepting cards without additional equipment. It gives them a way to grow their business and lets Banco Nacional build a stronger, more lasting relationship with each one." Grettel Chinchilla Tenorio, head of Acquiring, Banco Nacional De Costa Rica

“At Bank of Ceylon, we believe the true strength of a bank lies not only in its size, but in its ability to transform lives, empower businesses and drive a nation forward. As Sri Lanka’s No. 1 Bank, with the country’s largest digital banking customer base via BOC Flex and an extensive cardholder network, we are proud to be leading this transformation. Our longstanding strategic collaboration with Mastercard has enabled us to bring world-class payment innovations, including Tap & Pay and virtual cards, to Sri Lankan customers. With Mastercard Accept, we expect taking this collaboration to the next level by making digital payment acceptance simpler and more accessible, particularly for SMEs, micro entrepreneurs and emerging businesses. By combining BOC’s unparalleled national reach and customer trust with Mastercard’s global payment expertise, we are creating new opportunities for businesses to grow, communities to prosper and more Sri Lankans to participate in the digital economy. This is how we continue to fulfil our promise as the Bankers to the Nation.” Y. A. Jayathilaka, chief executive officer/general manager, Bank of Ceylon

“At Equity Bank, we believe that access to affordable and convenient payment solutions is essential to helping small businesses grow and thrive. Through Mastercard Accept, we are enabling small and informal merchants to accept digital payments directly through their smartphones, making it easier and more affordable to serve customers without investing in traditional point-of-sale terminals. This is another step in our commitment to advancing financial inclusion, empowering businesses and accelerating participation in the digital economy.” Moses Nyabanda, managing director, Equity Bank

“At Getnet, part of Santander Group, we believe every small business should have access to simple, secure, and innovative payment solutions. Through Mastercard Accept, we are bringing Getnet’s payment technology to mobile banking apps, enabling small business owners to accept card payments more easily and securely. This collaboration marks an important step toward accelerating digitalization and strengthening trust among Mexican consumers.” Fernando Benito, CEO de Getnet México

"Guatemala presents a significant opportunity to further expand electronic payment acceptance among small merchants and entrepreneurs. Mastercard Accept can help advance this transition by providing a simple, accessible, and secure way to participate in the digital economy." Francisco Sosa, senior vice president, Consumer & Commercial Banking, G&T Continental

"At Grupo Cibest, we believe that acceptance is financial inclusion. Every person with a bank account is, in essence, a micro-seller and should be able to receive payments simply, securely, and immediately through the bank they

already trust. Mastercard Accept aligns with our vision that accepting card payments should be a natural attribute of our relationship with our customers. We are excited to explore this new development together and assess its potential future implementation for our customers." Liliana Patricia Vásquez Uribe, corporate vice president, Payments and Insurance, Grupo Cibest

“Financial inclusion is not only about giving consumers more ways to pay, but also about empowering small businesses to participate in the digital economy. Through our collaboration with Mastercard and Oriental Bank, we aim to make digital payment acceptance simpler, more affordable and accessible to Cambodia’s micro-merchants. By enabling merchants to accept payments in Cambodian riel, this initiative also supports the National Bank of Cambodia’s efforts to promote the use of the national currency and strengthen the local economy. The Mastercard Accept Program represents a practical step toward helping thousands of Cambodian entrepreneurs grow their businesses and benefit from a more connected economy.” Jean-Pierre (JP) Gagnon, chief executive officer, Kardal PLC

"KCB is committed to delivering innovative digital solutions that help our customers participate fully in the digital economy. Our collaboration with Mastercard, bringing Mastercard Accept to our customers is an important step in expanding access to simple, secure and convenient payment acceptance capabilities and unlocks greater opportunity for individuals and SMEs across the East African region." Jane Isiaho, director, Retail Banking**,** KCB Bank Kenya

"At LOLC we believe every seller should have access to simple, secure digital payment acceptance, regardless of size. Through our collaboration with Mastercard, we are helping businesses of all sizes, from small entrepreneurs to established enterprises, access the tools they need to participate in an increasingly digital economy. Mastercard Accepts represents an important step in making digital payments not only simple and convenient, but a meaningful driver of business growth and economic opportunity across Sri Lanka." Conrad Dias, chairman, LOLC Finance

“Maya has built a leading position in Philippine digital financial services, connecting millions of consumers with businesses of all sizes through our integrated ecosystem. As both a card issuer and merchant acquirer, we see opportunities to reach more Filipinos, particularly home-based sellers and independent service providers who may not need traditional payment terminals. Through our collaboration with Mastercard, we aim to bring Mastercard Accept to the Maya Business app, making card acceptance more accessible to these segments and supporting their evolving financial needs.” Shailesh Baidwan, Maya Group President and Maya Bank co-founder

“At Network International, we have been continuously investing in making payments and financial technologies simpler and more accessible for individual sellers and small businesses. Our partnership with Mastercard Accept is an important step in this journey, enabling small businesses and individual sellers to accept digital payments

seamlessly through the banking apps and cards they already use. By scaling this innovation through Network's unique ecosystem of over 300 financial institutions across 56 markets in the Middle East and Africa, we aim to unlock new opportunities for commerce, accelerate financial inclusion and empower more businesses to grow." Murat Cagri Suzer, group chief executive officer, Network International

"Cambodia has made strong progress in digital payments under the leadership of the National Bank of Cambodia. Together with Kardal, we look forward to introducing Mastercard Accept, subject to regulatory approval. It will give our smallest businesses one more way to get paid, allowing them to accept cards from international visitors on their own mobile phone at a low cost. The solution aligns with the national financial inclusion agenda and offers micro-sellers a clear path to grow into full merchants." Datuk Phan Ying Tong, managing director/chief executive officer, Oriental Bank

"For the small traders and everyday entrepreneurs across our communities, getting paid quickly and securely isn't just a transaction. It's about securing their family's future and unlocking their dreams. That's why we partnered with Mastercard in rolling out the Mastercard Accept solution. We are turning their mobile phones into payment terminals. This means no extra hardware, no complex paperwork, and fast access to funds. This is about empowering our customers with progressive, ethical solutions that deliver real financial stability. It directly reflects our commitment to customer centricity, putting the real needs of everyday sellers first. Furthermore, by replacing cash with digital payments, we are directly supporting our sustainability vision. This technology helps promote inclusive economic growth and creates enduring value for the generations to come. We are proud to walk this journey with Mastercard, providing solutions that are truly with you in mind. Because at Premier Bank, everything we do is about Shari'ah Compliant Banking with you in mind." Joseph Njogu, head of Digital Innovation and Payments, Premier Bank Kenya

Frequently Asked Questions:

What is Mastercard Accept?

Mastercard Accept is a payment acceptance solution that enables eligible debit and prepaid cardholders to receive digital payments through the banking or payment apps they already use and trust. Through collaboration with issuing and acquiring partners, Mastercard Accept expands access to digital payment acceptance, helping more people get paid digitally.

Who is Mastercard Accept designed for?

Mastercard Accept is designed to expand everyday payment experiences for eligible debit and prepaid cardholders, including entrepreneurs, gig workers, independent service providers and other individual sellers who want a simple

way to accept digital payments.

How does Mastercard Accept support individual sellers?

Mastercard Accept helps individual sellers accept payments more easily through the banking or payment app they already use and trust. By reducing barriers to payment acceptance, it provides a simple, secure and cost-effective way to get paid digitally, with faster access to funds.

How does Mastercard Accept work?

Eligible debit and prepaid cardholders will enrol through participating issuers and access Mastercard Accept through their existing banking or payment app. Once enrolled, users can accept payments using capabilities such as **Tap on Phone**, Pay by Link and **QR payments**. Transactions are processed through the Mastercard network, with funds made available to the recipient's existing account.

How does Mastercard Accept support security and compliance?

Mastercard Accept is available to eligible debit and prepaid cardholders who have completed issuer onboarding requirements for their existing everyday payment account. Transactions are processed through the Mastercard network and benefit from Mastercard's security capabilities, helping protect payments for both buyers and sellers.

About Mastercard

Mastercard powers economies and empowers people in 200+ countries and territories worldwide. Together with our customers, we're building a resilient economy where everyone can prosper. We support a wide range of digital payments choices, making transactions secure, simple, smart and accessible. Our technology and innovation, partnerships and networks combine to deliver a unique set of products and services that help people, businesses and governments realize their greatest potential. **www.mastercard.com**

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