



# Mastercard Cross-Border Services

*Part of Mastercard Move, Mastercard's portfolio of money movement capabilities*

## **Licensing**

Mastercard Cross-Border Services may be provided by Mastercard Transaction Services Corp. through its applicable subsidiaries below.

### **Belgium and the European Economic Area (EEA)**

Mastercard Transaction Services (Europe) SA, Chaussée de Tervuren 198A, B-1410 Waterloo, Belgium, is authorised and regulated by the National Bank of Belgium as a payment institution (identification number BE0549.987.921) under the legal framework established by the European Payment Services Directive 2, and makes use of the European Union passporting rights to provide payment services across the entire EEA.

### **Canada**

Mastercard Transaction Services (Canada) Inc., 121 Bloor Street East, Suite 600, Toronto, Ontario M4W3M5, is registered as a money services business with the Financial Transactions and Reports Analysis Centre of Canada (registration number M08720297) under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act and licensed by Revenu Québec (license number 11427) under the Quebec Money Services Business Act.

### **India**

Mastercard Transaction Services (Canada) Inc., 121 Bloor Street East, Suite 600, Toronto, Ontario M4W3M5, Canada, provides services for inward international money transfers for cash pickup by recipients in India under authorization by the Reserve Bank of India (**RBI**) Department of Payment and Settlement Systems to act as a Payment System Operator and Overseas Principal (which can appoint Indian Agents or Principal Agents) under the Money Transfer Service Scheme (Certificate of Authorisation (CoA) No. 150/2022). For additional information regarding MTS Canada's activity in India please visit <https://mts.mastercard.ca/login.php>.

Mastercard Money Transfer Services India Pvt. Ltd., Lower Ground Floor, Office No. 6, City Square Building, EH-197, Civil Lines, Jalandhar 144001 (PB) provides services for inward international money transfers for cash pick up by recipients in India under authorization by the RBI Foreign Exchange Department (1) to act as an Indian Agent or Principal Agent under the Money Transfer Service Scheme (License No. CHG-MTSS-0001-2023), and (2) to provide foreign currency exchange services as a Full-

Fledged Money Changer (License No. CHG-FFMC-0127-2023).

### **Jordan**

Mastercard Transaction Services (US) LLC, 150 Fifth Avenue, New York, NY 10011, USA is accredited by the Central Bank of Jordan to provide services for inbound, outbound and domestic money transfers in, from and to Jordan (reference number 26/3/12831).

### **Mexico**

Mastercard Transaction Services LAC, S. de R.L. de C.V., Av. Las Américas Num. 187, Colonia Las Américas, C.P. 58270, Morelia, Michoacán is registered as a money transmitter with the Comisión Nacional Bancaria y de Valores. The current registration ((Folio de Registro 22189) is valid from November 24th, 2023 to November 24th, 2026.

### **Nigeria**

Mastercard Transaction Services (US) LLC, 150 Fifth Avenue, New York, NY 10011, USA provides services under authorization by the Central Bank of Nigeria, Trade and Exchange Department for inward person to person (P2P) international money transfers to recipients in Nigeria (license reference number TED/PFO/PRC/CON/02/004), and for inward business to business (B2B), business to person (B2P), and person to business (P2B) international money transfers to recipients in Nigeria (license reference number TED/PFO/PRC/CON/01/127).

### **Philippines**

Mastercard Transaction Services (Philippines) Inc., Units 2-7 Level 18, IBP Tower, Julia Vargas Ave, Ortigas Center, Pasig City, Philippines 1605, is registered with Bangko Sentral Ng Pilipinas to operate as a remittance platform provider company (MSB registration number 60-00458-0-00000). Receive Settlement Partners in the Philippines use the Transfast logo as a Cash Payout Acceptance Mark to signal the ability for beneficiaries to pick up Transfast-branded cash payouts at that location.

### **Singapore**

Mastercard Transaction Services (Singapore) Pte. Ltd., 3 Fraser St Level 17, DUO Tower 189532 (UEN: 201700267K) is licensed by the Monetary Authority of Singapore as a Major Payment Institution to provide a cross border money transfer service online 24x7 (including Customer Support) under the Payment Services Act (license number PS20200411).

**United Kingdom**

Mastercard Transaction Services (UK) Ltd., 1 Angel Lane, London EC4R 3AB, is authorised by the Financial Conduct Authority to carry out payment services activities as an Authorised Payment Institution (firm reference number 521565) under the Payment Services Regulations 2017.

**United States**

Mastercard Transaction Services (California) Inc., 150 Fifth Avenue, New York, NY 10011, provides money transmission services for customers in California under a money transmitter license issued by the California Department of Financial Protection and Innovation (license number 2525). For customer complaints, please call us at 1-888-314-0688 (toll free) or 212-994-0345.

Mastercard Cross-Border Services (part of Mastercard Move) is a suite of products provided by Mastercard Transaction Services (US) LLC (MTS US) u/a/n New York Bay Remittance, 150 Fifth Avenue, New York, NY 10011, in all other states where money transmission services are offered. MTS US is licensed as a Money Transmitter by the New York State Department of Financial Services (license number 104880) and is licensed by the states listed in the chart below.

**Mastercard Transaction Services (US) LLC**

**Nationwide Multistate Licensing System Identification No. 900705**

**NMLS Consumer Access Website: [Consumer Access](#)**

<b>State or Territory</b>	<b>Licensing Authority</b>	<b>License</b>
Alabama	Alabama Securities Commission	Money Transmitter
Alaska	Department of Commerce, Community, and Economic Development, Division of Banking & Securities	Money Transmitter
Arizona	Department of Financial Institutions	Money Transmitter
Arkansas	Securities Department	Money Transmitter
Connecticut	Department of Banking	Money Transmission
Colorado	Department of Regulatory Agencies	Money Transmitter
Delaware	Office of the State Bank Commissioner	Check Seller, Money Transmitter
District of Columbia	Department of Insurance, Securities and Banking	Money Transmitter
Florida	Office of Financial Regulations	Part II Money Transmitter
Georgia	Department of Banking and Finance	Money Transmitter
Hawaii	Department of Commerce and Consumer Affairs, Division of Financial Institutions	Money Transmitter

Idaho	Department of Finance	Money Transmitter
Illinois	Department of Financial & Professional Regulation, Division of Financial Institutions	Money Transmitter
Indiana	Department of Financial Institutions	Money Transmitter
Iowa	Division of Banking	Money Services
Kansas	Office of the State Bank Commissioner	Money Transmitter
Kentucky	Department of Financial Institutions	Money Transmitter
Louisiana	Commissioner of Banks	Sale of Checks and Money Transmitter
Maine	Bureau of Consumer Credit Protection	Money Transmitter
Maryland	Commissioner of Financial Regulation	Money Transmitter
Massachusetts	Division of Banks	Foreign Transmittal Agency
Michigan	Department of Insurance and Financial Services	Money Transmitter
Minnesota	Department of Commerce	Money Transmitter
Mississippi	Department of Banking and Consumer Finance	Money Transmitter
Missouri	Division of Finance	Sale of Checks and Money Transmitter

Nebraska	Department of Banking and Finance	Money Transmitter
Nevada	Department of Business & Industry	Money Transmitter
New Hampshire	Banking Department	Money Transmitter
New Jersey	Department of Banking and Insurance	Foreign Money Transmitter
New Mexico	Regulation & Licensing Department, Financial Institutions Division	Money Transmission
New York	Department of Financial Services	Money Transmitter
North Dakota	Department of Financial Institutions	Money Transmitter
Ohio	Department of Commerce, Division of Financial Institutions	Money Transmitter
Oklahoma	Office of State Bank Commissioner	Money Transmission
Oregon	Division of Financial Regulation	Money Transmitter
Pennsylvania	Department of Banking	Money Transmitter
Puerto Rico	Office of Commissioner of Financial Institutions	Money Transmitter
Rhode Island	Department of Business Regulation, Division of Banking	Currency Transmitter
South Carolina	South Carolina Attorney General	Money Transmission

South Dakota	Division of Banking	Money Transmitter
Tennessee	Department of Financial Institutions	Money Transmitter
Texas	Department of Banking	Money Transmitter
U.S. Virgin Islands	Office of the Lieutenant Governor, Division of Banking, Insurance and Financial Regulation	Money Transmitter
Utah	Department of Financial Institutions	Money Transmitter
Vermont	Department of Financial Regulation	Money Transmitter
Virginia	Bureau of Financial Institutions	Money Transmitter
Washington	Department of Financial Institutions	Money Transmitter (includes Currency Exchange)
West Virginia	Division of Financial Institutions	Money Transmitter
Wisconsin	Department of Financial Institutions	Seller of Checks

For customer complaints, please call us at 1-888-314-0688 (toll free) or 212-994-0345. For additional information about addressing complaints for customers of certain states:

**Alaska Customers:** If your issue is unresolved by Mastercard Transaction Services (US) LLC, 1- 888-314-0688 (toll free) or 212-994-0345, please submit formal complaints with the State of Alaska, Division of Banking & Securities.

Please download the form here:

<https://www.commerce.alaska.gov/web/portals/3/pub/DBSGeneralComplaintFormupdated.pdf>

Please mail all correspondence to: STATE OF ALASKA Division of Banking & Securities 550 W. 7th Avenue, Suite 1850 Anchorage, Alaska 99501

If you are an Alaska resident with questions regarding formal complaints, email [dbs.licensing@alaska.gov](mailto:dbs.licensing@alaska.gov) or call (907) 269-8140.

**Arizona Customers:** If you have questions or complaints with respect to any aspect of the money transmission activities conducted by Mastercard Transaction Services (US) LLC, you may contact the Arizona Department of Financial Institutions at (602) 362-3100.

**California Customers:** If you have complaints with respect to any aspect of the money transmission activities conducted at this location, you may contact the California Department of Financial Protection and Innovation at its toll-free telephone number, 1-866-275-2677, by email at [Ask.DFPI@dfpi.ca.gov](mailto:Ask.DFPI@dfpi.ca.gov), or by mail at the Department of Financial Protection and Innovation, Consumer Services, 2101 Arena Boulevard, Sacramento, CA 95834.

**Colorado Customers:** Please [click here](#) to view the Customer Notice.

**Illinois Customers:** Toll-free number for suspected violations of the Illinois Transmitter of Money Act: 1-888-473-4858.

**Kansas customers:** If you have complaints with respect to any aspect of the money transmission activities conducted by Mastercard Transaction Services (US) LLC, you may contact the Office of the State Bank Commissioner via their website here (<https://www.osbckansas.org/consumers/file-a-complaint/>).

**Maine customers:** If you have questions or complaints about the money transmission services provided by Mastercard Transaction Services (US) LLC, you may contact the Maine Department of Professional & Financial Regulation, Bureau of Consumer Credit Protection at 1-800-332-8529 (toll free in Maine).

**Maryland Customers:** The Commissioner of Financial Regulation for the State of Maryland will accept all questions or complaints from Maryland residents regarding Mastercard Transaction Services (US) LLC (NMLS ID: 900705) at 1100 North Eutaw Street, Suite 611, Baltimore, Maryland 21201 or at 1-888-784-0136.

**Minnesota Customers:** If you have questions or complaints about the money transmission services provided by Mastercard Transaction Services (US) LLC, you may contact the Minnesota Department of Commerce at 1-651-539-1600.

**Nevada customers:** If you have questions or complaints about the money transmission services provided by Mastercard Transaction Services (US) LLC, you may contact the Nevada Financial Institutions Division at 1-702 486 4120.

**North Dakota customers:** If you have questions or complaints about the money transmission services provided by Mastercard Transaction Services (US) LLC, you may submit a complaint to the North Dakota Department of Financial Institutions using the form here (<https://www.nd.gov/dfi/file-complaint>) or may contact the Department at 1-701-328-9933

**Pennsylvania Customers:** Mastercard Transaction Services (US) LLC is licensed to Transmit Money by Check, Draft or Money Order By The Department of Banking, Commonwealth of Pennsylvania.



**Tennessee customers:** If you have questions or complaints about the money transmission services provided by Mastercard Transaction Services (US) LLC, you may contact the Tennessee Department of Financial Institutions at 1-615-741-2236.

**Texas Customers:** If you have a complaint, first contact Mastercard Transaction Services (US) LLC at 1-888-314-0688 (toll free) or 212-994-0345 for assistance. If you still have an unresolved complaint regarding the company's money transmission activity, please direct your complaint to: Texas Department of Banking, 2601 North Lamar Boulevard, Austin, Texas 78705, 1-877-276- 5554 (toll free), [www.dob.texas.gov](http://www.dob.texas.gov).

**Vermont customers:** If you have questions or complaints about the money transmission services provided by Mastercard Transaction Services (US) LLC, you may contact the Vermont Department of Financial Regulation at 1-833-337-4685 (toll free) or [dfr.bnkconsumer@vermont.gov](mailto:dfr.bnkconsumer@vermont.gov).