

April 17, 2024

Via E-Mail: : [REDACTED]

Re: Suspected Noncompliance with Mastercard Standards

Dear [REDACTED]:

Mastercard Standards prohibit our customers and their service providers from engaging in or supporting activity that is illegal. Currently, U.S. Federal Law prohibits the purchase and sale of cannabis within the United States. As such, Mastercard Standards prohibit any such purchase or sale using Mastercard branded cards. These purchases and sales are prohibited both through direct processing, as well as through any means designed to disguise such transactions or circumvent such laws and/or Standards. An example of such an action is commonly referred to as a “Cashless ATM” transaction.

Your institution has been identified as potentially marketing services that support the facilitation of cannabis sales using a Mastercard branded card. For this reason, we must request that your institution promptly investigate this matter and review your portfolio and operations to ensure that you and your clients are not engaged in illegal activity, or that the acceptance of Mastercard cards for these transactions is ceased immediately.

Should Mastercard identify that any merchant/acquirer is processing illegal activity and/or working with a service provider not registered in accordance with Mastercard Standards, it will be treated as a violation of Mastercard Standards and action will be taken accordingly. Such action by Mastercard may include assessments to be applied based upon the identified Rule violation(s).

Should you wish to speak with someone directly regarding this communication, feel free to contact us at [compliance\\_investigation@mastercard.com](mailto:compliance_investigation@mastercard.com). Thank you in advance for your cooperation on this matter and for partnering with us to preserve the integrity and legitimacy of our collective networks.

Sincerely,

Franchise Customer Engagement & Performance  
Brand Performance