



Debit Mastercard® Conversion FAQs

- **Are we going to be charged any fees for converting to Mastercard?** No.
- **Why are we switching from Visa to Mastercard?** We made the decision to partner with Mastercard as our CapEd card issuer as part of our ongoing commitment to continuously improve the benefits and services we deliver to our members. Your no-cost upgrade to the new CapEd Mastercard demonstrates this commitment.
- **Will I still have the same card number?** No. All cardholders will have new card numbers unique to Mastercard.
- **Will my new card still be contactless?** Yes, all debit cards will have the contactless payment feature.
- **Will my new card be compatible with a mobile wallet (Google Pay, Apple Pay)?** Yes. For Apple, Samsung, and Google Pay, members will need to add their new CapEd Debit Mastercard to their digital wallets and remove the old CapEd Visa cards. New card images will show for the new Mastercard designs. If members add their Idaho Medical debit card to their digital wallet, the image will be the same as their consumer debit card.
- **Will my PIN stay the same?** You can set your PIN to the same number as your old card or update it to a new number. There will be a phone number on your letter and a sticker on the card for you to call to activate your card and set your PIN.
- **Do I need to update my card information with merchants for recurring payments?** Yes, members will need to update any merchants that automatically pull payments from their debit card to their new CapEd Debit Mastercard information.
- **What are the benefits from switching to Mastercard?** See Guide to Benefits.
- **How long will my current Visa debit card work after the conversion?** CapEd Visa Debit cards will no longer work after 4/17/24.
- **Are there international fees for foreign transactions?** Yes, 2%. This is the same fee for current Visa cards as well.
- **What if I don't receive my new card?** Please contact CapEd staff and they will assist you with ordering a replacement CapEd Debit Mastercard.
- **Can I still increase my debit card limit if there is a set daily limit?** Yes. You can request a limit increase by contacting CapEd staff.



Debit Mastercard® Conversion FAQs Continued

- **How was this switch to Mastercard communicated?** We sent letters and emails to all current CapEd cardholders. Information about the switch has also been sent via, bank statements, our website, eBanking, and our phone system when members call into our contact center.
- **Can I still use my card with no fee at CO-OP ATMs?** Yes, these are still fee-free.
- **Can you still print cards in branches?** Yes, debit cards can still be instantly issued in any of our branches.
- **What happens to the credit/dispute/refund I was waiting for that was going to the old card?** Disputes will continue to be processed. Please reach out to CapEd staff for more information.
- **Can I still use my new debit card where I used my Visa card?** Yes, Mastercard is widely accepted.
- **Does Costco® accept Debit Mastercards?** Yes, U.S. Costco® Warehouses, Costco® Gas Stations, and Costco.com® accept most PIN-based debit/ATM cards, which include Mastercard.