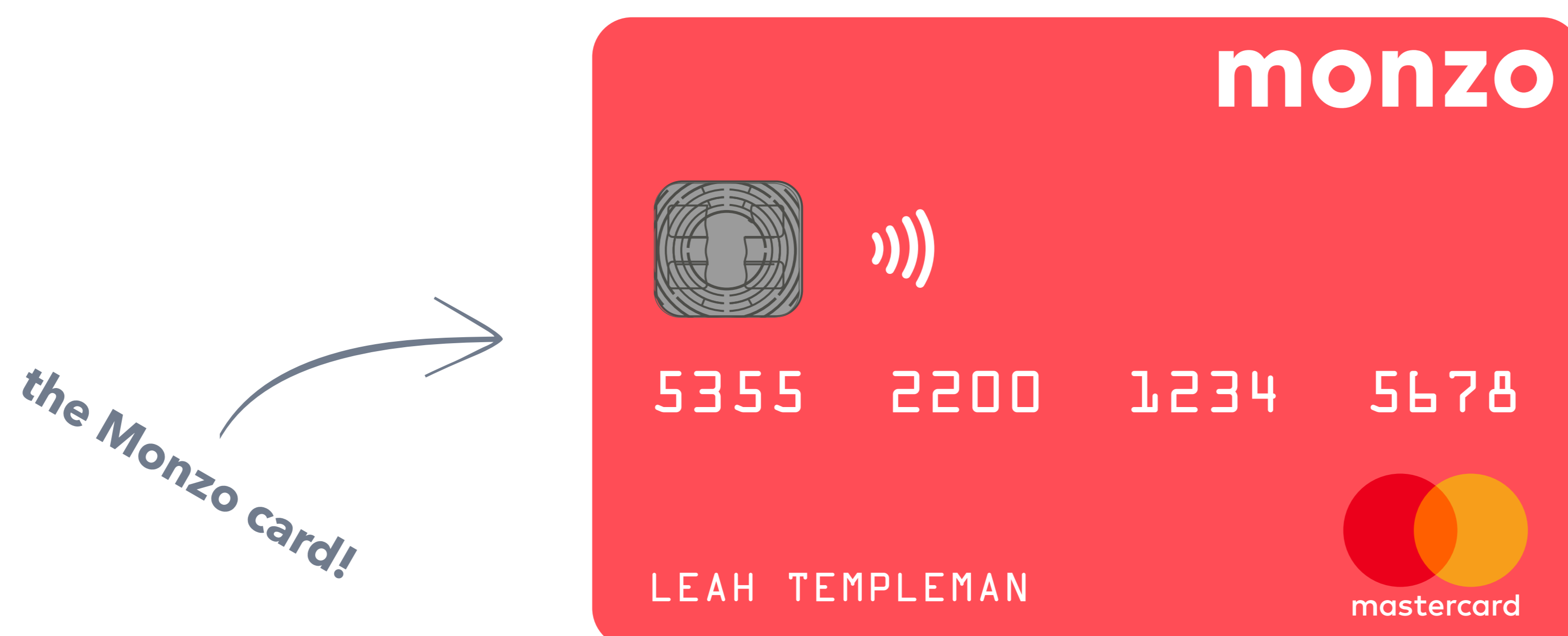


THE One Minute Guide to Monzo for Merchants

Hello! You've probably been sent this by an employee or a customer of Monzo 🙌

This is our debit card. It's a normal Mastercard and should work anywhere that accepts Mastercard, backed up by a full UK current account held at Monzo. Monzo is a fully licensed bank, authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority and the PRA.



Some tips for you

- 1 When a customer makes a contactless transaction, the first beep doesn't mean the transaction has gone through. You need to wait a few seconds until the terminal either says "Approved" or "Declined". Once the terminal says "Approved", it cannot be cancelled by either Monzo or the customer.
- 2 If the card doesn't work and other Mastercards work, then it is likely like your system needs to be updated. Get in touch with the company that processes your payments, or your acquirer. You can also contact acceptance@monzo.com for more information.
- 3 Monzo Bank accounts are full UK current accounts, with sort code [04-00-04](#).
- 4 The Monzo sort code is relatively new, so your system might not recognise it as valid. If this is the case you can contact acceptance@monzo.com to get help!
- 5 Monzo accounts also support:
 - ✓ Direct Debits
 - ✓ Direct Credits (salary payments)
 - ✓ Bank Transfers through Faster Payments