Centinel MasterCard– Frequently Asked Questions

What is required to apply for a Centinel MasterCard?
Apply here for a Centinel MasterCard. All that is required is a completed application and a current pay stub.

What should I do if my Centinel MasterCard is lost or stolen?
Contact Us immediately if your card has been lost or stolen or if you notice an unauthorized transaction. You can also contact MasterCard directly at (727) 570-4899.

How is my credit card different from other credit cards?
You have the local advantage. You can walk into any of our branch Locations for information on your credit card. This includes getting a current balance, making a payment and having someone you know personally answer any questions you may have regarding your credit card account.

What should I do if I have any disputes with a merchant?
If you think your bill is wrong or if you need more information about a transaction on your bill Contact Us and we will be happy to assist you.   We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared.

How do I pay my Centinel MasterCard?
Payments can be made at any of our branch locations for credit the same business day, mailed in, or can be paid on line at: www.mycardstatement.com.

What is MasterCard Secure Code?
MasterCard Secure Code is an innovative service offering secure Internet shopping, using your preferred form of Internet payment – your Centinel Bank MasterCard. MasterCard Secure Code lets you add a personal Secure Code™ to your existing card, getting added security and the reassurance that only you can use your card online.

How does MasterCard Secure Code work?
When you purchase online, MasterCard Secure Code issues a receipt at the end of the checkout process. The receipt includes details of your current purchase, such as site name, purchase amount and date. You sign the receipt using your personal Secure Code and click "Submit" to proceed with the purchase. Without your Secure Code, the purchase cannot take place.

How does MasterCard Secure Code protect me?
Once you've registered and created a Secure Code, each time you make an online purchase, a window will pop up asking for your Secure Code like using your PIN at the ATM. When you correctly enter your Secure Code, you confirm that you are the authorized cardholder and your purchase is completed. If the correct code is not supplied, your financial institution cannot confirm your identity and the purchase will not be completed. No code, no confirmation, no purchase.

Will I need to apply for a new card to use MasterCard Secure Code?
No. You will be able to use your existing credit card through MasterCard Secure Code.