

## MasterCard website unreliable during Christmas shopping

*A survey of the websites belonging to the world's largest credit card companies reveals that MasterCard's website has experienced a high amount of downtime, thus leaving its customers in the dark if they would need any information from it.*

It is Christmas season and a majority of people are using credit cards to buy gifts and for other holiday spending. When consumption rise, credit card usage is bound to follow. With the web being an important source of information, the credit card companies all have their own websites where their users can access information about their cards, for example what to do if their card has been stolen, different offers, warranties, and so on.

In order to see how reliable these websites are, Pingdom, an uptime monitoring service, has monitored the availability of the websites of VISA, MasterCard, American Express, Discover, Diners Club and Maestro.

All the websites in the survey had good availability with the exception of MasterCard's ([www.mastercard.com](http://www.mastercard.com)), which has been unavailable for a total of 4 hours and 54 minutes since the monitoring started on November 9. On several occasions the website has been unavailable during multiple short periods spread over the day.

The results of the website monitoring, from November 9 to December 20:

Website	Downtime	Uptime %
<b>MasterCard</b> ( <a href="http://www.mastercard.com">www.mastercard.com</a> )	4 hours 54 min	99.50%
<b>Discover</b> ( <a href="http://www.discovercard.com">www.discovercard.com</a> )	45 min	99.92%
<b>VISA Europe</b> ( <a href="http://www.visaeurope.com">www.visaeurope.com</a> )	14 min	99.97%
<b>Diners Club</b> ( <a href="http://www.dinersclub.com">www.dinersclub.com</a> )	9 min	99.98%
<b>VISA</b> ( <a href="http://www.visa.com">www.visa.com</a> )	5 min	99.99%
<b>American Express</b> ( <a href="http://home.americanexpress.com">home.americanexpress.com</a> )	0 min	100%
<b>Maestro*</b> ( <a href="http://www.maestrocard.com">www.maestrocard.com</a> )	0 min	100%

*(\*Maestro is a debit card from MasterCard.)*

Interestingly, the Maestro website belongs to MasterCard as well, but it had no downtime at all during the period.

Just like bank websites, credit card websites have demands on them that are normally not placed on less critical services. They need to be reliable and accessible at all times, since they contain information that can be very important to both individuals and companies. This survey has shown that MasterCard may need to examine the performance of their website.

### About the survey:

The monitoring was performed by Pingdom from multiple locations in the US and Europe. If a website did not respond within 30 seconds, or responded with an error, it was considered as down.



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**About Pingdom:**

Pingdom is a global uptime monitoring service, monitoring websites and servers from multiple locations across the world to ensure the best reliability and accuracy possible. The company is growing fast and has customers in 127 countries, ranging from small one-man businesses to large, international corporations. Find out more at [www.pingdom.com](http://www.pingdom.com).