

AN 5196 Revised Standards for New Specialty Merchant Registration Requirements for Adult Content Merchants

Type:

Bulletin Announcement

Category:Rules/Standards
Security**Audience:**Acquirer
Processor**Region:**

Global

Brand:Mastercard®
Debit Mastercard®
Maestro®
U.K. Domestic Maestro®**Product or Service:**

Rules and Policies

Action Indicator:Brand Mandate
Registration required**Published:**

13 April 2021

Effective:

15 October 2021

Executive Overview

Mastercard is updating the existing Specialty Merchant Registration requirements for adult content merchants to ensure that the proper monitoring and controls are in place to effectively mitigate the risk of illegal or brand-damaging activities, as well as prevent the victimization of individuals.

Effective Date Details

Date	Details
15 October 2021	Acquirers must ensure that all adult content merchants in their portfolio meet the new requirements or cease the acceptance of Mastercard.

Customer Benefit

As a result of this update, the customer will have the assurance that their merchants meet the necessary requirements for effective controls.

What Mastercard is Doing

Mastercard prohibits merchants from processing any transaction that is illegal, or that may damage the goodwill of the corporation or reflect negatively on the marks. Merchants that provide online adult content require heightened scrutiny due to the nature of the content and the increased likelihood of illegal or brand-damaging activities when the proper monitoring and controls are not in place.

Version History

Date	Description of Change
13 April 2021	Initial publication date

Overview

Mastercard is introducing additional requirements to the existing Specialty Merchant Registration requirements for adult content and services merchants to ensure that they employ strong content control

measures that include the monitoring, blocking, and where necessary, taking down of content as appropriate.

The new requirements are described in detail in the revised standards. As an overview, merchants that engage in the provision of adult content and services will be required to:

- Enter into written agreements with third-party users that upload or generate content for the merchant's website, which include provisions relating to written consent of persons depicted, and identity and age verification of persons depicted;
- Only permit content uploads from verified content providers;
- Have a process for verifying the age and identity of third-party users that upload or generate content;
- Review all uploaded content prior to publication to ensure it is not illegal or otherwise in violation of the Mastercard standards;
- Be able to fully control its platform used for live streaming, including real-time monitoring and content removal;
- Allow a person depicted in content can appeal for its removal;
- Ensure merchant marketing and search terms do not give the impression that its content contains child exploitation materials or depiction of nonconsensual activities;
- With respect to content that is potentially illegal or otherwise in violation of the Mastercard standards:
 - not use such content to draw users to the website;
 - have a complaint process for the reporting, review, and if warranted, removal of such content; and
 - provide monthly reports to the acquirer of such flagged content, along with any complaints received and relevant actions taken in response; and
- Have effective policies in place that prohibit the merchant's website from being used to promote or facilitate human trafficking, sex trafficking, or physical abuse.

Upon request, the acquirer must be able to provide Mastercard with temporary account credentials allowing access to the merchant website for viewing of content behind a paywall or where access is otherwise restricted to website members.

Revised Standards

To view marked revisions, refer to the attachment associated with this announcement. Additions are underlined; deletions are indicated with a strikethrough.

Questions

Customers with questions about the information in this announcement should contact Global Customer Service using the contact information on the Technical Resource Center.