

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

Mastercard is revising the Standards announced in the article "AN 5196 Revised Standards for New Specialty Merchant Registration Requirements for Adult Content Merchants"

Overview of Revised Standards

Customers should review the revisions to the publication(s) in this document and make appropriate plans to support the revised Standards.

Effective Date	Changes to Standards in...	Will be Published in...
15 October 2021	<i>Security Rules and Procedures</i>	Chapter 9 – Specialty Merchant Registration Program

Mastercard will incorporate the revised Standards into a future edition of the manual(s). The manual(s) are available on Mastercard Connect™ via Publications.

Revised Standards for *Security Rules and Procedures*

Mastercard will revise the *Security Rules and Procedures* to include these Standards. Additions to the Standards are underlined. Deletions are indicated with a ~~strikethrough~~.

Security Rules and Procedures

Chapter 9 Specialty Merchant Registration Program

9.4.1 Non-face-to-face Adult Content and Services Merchants

A non-face-to-face adult content and services Transaction occurs when a consumer uses an Account in a Card-not-present environment to purchase adult content or services, which may include but is not limited to subscription website access; streaming video; pictures and images; and videotape and DVD rentals and sales.

An Acquirer must identify all non-face-to-face adult content and services Transactions using one of the following MCC and Transaction category code (TCC) combinations, as appropriate:

- MCC 5967 (Direct Marketing—Inbound Telemarketing Merchants) and TCC T; or
- MCC 7841 (Video Entertainment Rental Stores) and TCC T.

Before an Acquirer may process non-face-to-face adult content and services Transactions from a Merchant or Submerchant, it must register the Merchant or Submerchant with Mastercard as described in [section 9.2](#) of this manual. By registering an adult content and services Merchant or Submerchant, the Acquirer is certifying that the Merchant or Submerchant meets the following requirements and has effective controls in place to monitor, block, and where necessary, take down all content as appropriate. All of the following Merchant requirements also apply to Submerchants.

In situations where the Merchant allows a third-party user (“content provider”) to upload or generate content, including real-time/live streaming content:

1. The Merchant must enter into a written agreement with each content provider and such written agreement must:
 - a. Specifically prohibit any activity that is illegal or otherwise violates the Standards
 - b. Require the content provider to obtain and keep on record written consent from all persons depicted in the content specific to the following areas:
 - Consent to be depicted in the content
 - Consent to allow for the public distribution of the content and to upload the content to the Merchant’s website
 - If the content will be made available for downloading by other users, consent to have the content downloaded
 - c. Require the content provider to verify the identity and age of all persons depicted in content to ensure that all persons depicted are adults and to be able to provide supporting documents upon request.
2. The Merchant must only permit content uploads from verified content providers and must have a robust process for verifying the age and identity of the content provider, which includes the review and validation of a government-issued identification and steps to ensure that the government identification is in the possession of, and belongs to, the content provider. The use of a third-party vendor that specializes in the validation of government identifications is recommended.
3. All uploaded content must be reviewed prior to publication to ensure that the content is not illegal and does not otherwise violate the Standards.
4. If providing real-time or live video streaming services, the Merchant must operate on a platform that the Merchant is able to fully control and that allows for real-time monitoring and the removal of the content being streamed.

For all adult content and services Merchants:

1. The Merchant must not market the content of its website or permit content search terms to give the impression that the content contains child exploitation materials or the depiction of nonconsensual activities.
2. The Merchant must support a complaint process that allows for the reporting of content that may be illegal or otherwise violates the Standards and must review and resolve all reported complaints within seven (7) business days. In the event that such review yields evidence of illegal content, the Merchant must remove that content immediately.
3. The Merchant must offer the ability for any person depicted in a video or other content to appeal to remove such content. Once triggered, the Merchant must, through a reasonable process, confirm that the appropriate consent was obtained, including as required above. If consent cannot be established, or if the person depicted in the content can demonstrate that the consent is void under applicable law, the Merchant must remove the content with immediate effect. If the Merchant disagrees that consent is void under applicable law, the Merchant must allow such disagreement to be resolved by a neutral body, at the Merchant's expense.
4. The Merchant must provide its Acquirer with monthly reports that include a list of all content, including URLs and videos, flagged as potentially illegal or otherwise in violation of the Standards and the relevant actions taken by the Merchant, as well as details of all complaints and take-down requests the Merchant received. The Acquirer must share these reports with Mastercard, upon request.
5. The Merchant must not attract users to its website by utilizing adult content that is illegal or otherwise violates the Standards.
6. The Merchant must have effective policies in place that prohibit the use of its website in any way that promotes or facilitates human trafficking, sex trafficking or physical abuse. Active membership and participation in an anti-human trafficking and/or anti-child exploitation organization is highly recommended.
7. Upon request, the Acquirer must be able to provide Mastercard with temporary account credentials that allow access to a Merchant website for up to seven (7) days to view all content that is behind a paywall or otherwise restricted to members of the website.