

Advancing a Healthy Payments Ecosystem



Brand Protection

The Mastercard Franchise Management Program applies to all issuers, acquirers, and non-customers (service providers and payment facilitators). The program is dedicated to supporting healthy customer and service provider growth. The program works with customers and service providers to ensure that they understand and operate within franchise architecture and standards to minimize operational, financial, reputational and compliance risk.

In addition, the Franchise Management Program provides industry best practices to support business growth by enhancing the overall operational efficiency and profitability of the issuing and acquiring portfolio while maintaining losses at an acceptable level.

Payment Facilitator Review Process

The Third-Party Review is an annual review conducted for selected payment facilitators, at the sole discretion of Mastercard Franchise Management Program staff. Mastercard examines the payment facilitator's ability to support Mastercard customers so that they can adhere to the minimum Mastercard fraud loss control program requirements and compliance standards. A payment facilitator that fails a review may be subject to deregistration.

Mastercard staff contacts the payment facilitator and forwards a questionnaire to be completed by the third party. Upon completion and review of the questionnaire, a one-day onsite review is arranged with Mastercard. The onsite review is conducted in collaboration with the payment facilitator and involves a walkthrough of the third parties' procedures and daily activities. Upon Mastercard staff's completion of the onsite review, key findings are shared with the third party prior to the formal submission of the report within the month. The report contains key findings, recommendations, and a project plan to track the implementation of recommendations.



Payment Facilitator Review Topics

A Payment Facilitator Review will cover the following topics, where applicable:

- Account Data Compromise (ADC)
- Business Risk Assessment and Mitigation (BRAM)
- Excessive chargeback program
- Financial risk management
- Fraud detection performance and effectiveness
- High risk payment facilitators
- Management information systems analysis and methodology
- Mastercard best practice for service providers
- Mastercard Connect™ for service providers
- Match inquiries
- Merchant data in transaction message
- Minimum monitoring requirements
- MPOS
- Organizational structure
- Payment to sub merchants
- PCI compliance
- Prepayment risk management
- Site Data Protection (SDP) PCIPED
- Sub merchant agreements
- Sub merchant compliance with standards
- Sub merchant screening
- Submission of valid transactions
- Third-party compliance



For more information on the Franchise Management Program, please contact us at FMP@mastercard.com