

# 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.

## **Consultative Review Process**

The Franchise Management Program Customer Consultative health check is optional and is available upon request by the customer. This review is consultation-oriented and is conducted onsite. Upon confirmation of the review, Mastercard conducts a comprehensive analysis of the customer's operational data which is benchmarked against country and regional peers and shared with the customer. The two-day onsite review is conducted by Mastercard staff in collaboration with the customer and involves employee meetings and a walkthrough of the customer's procedures and daily activities.

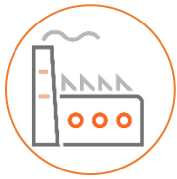
Upon completion of the onsite review, key findings are shared prior to the formal submission of the report within the month. The report contains key findings, recommendations, and a project plan to track the implementation of recommendations.



## Issuer Review Topics

An issuer review will cover the following topics, where applicable:

- Account Data Compromise (ADC) Event or Potential ADC Event identification and analysis
- Authorization function, process, and performance
- Card acquisition channels
- Card application process, including application fraud
- Chargebacks and recoveries
- Credit scoring and bureau information
- Cybersecurity
- Data security/PCIDSS
- Description of customer implementation strategy with regard to EMV chip/PIN, Mastercard® SecureCode™, and Mastercard® MasterPass™ technologies
- Direct sales agency
- Fraud detection performance and effectiveness
- Fraud loss control programs
- Licensing and Registration
- Loss budgeting and forecasting
- Management information systems analysis and methodology
- Operational statistics
- Organizational structure
- Safety to Avoid Fraud Effectively (SAFE)
- Third-party onboarding
- Third-party risk management
- Transaction verification strategy
- Use of Mastercard Connect™



## Acquirer Review Topics

An acquirer review will cover the following topics, where applicable:

- Acquirer compliance programs
- ADC Event or Potential ADC Event identification and analysis
- Authorization function and process
- Credit bureau information
- Data security/PCIDSS
- Description of customer implementation strategy with regard to EMV chip/PIN, Mastercard SecureCode, and Mastercard MasterPass technologies
- Direct sales agency
- E-commerce and Internet site data integrity
- Fraud detection performance and effectiveness
- Fraud loss control programs and merchant monitoring
- Licensing and Registration
- Management information systems analysis and methodology
- Member Alert to Control High-Risk (merchants) (MATCH™)
- Merchant acquisition channels (retail and e-commerce)
- Merchant agreements
- Merchant application process, including application fraud
- Merchant site inspections (retail and e-commerce)
- Merchant support and services
- Operational statistics
- Organizational structure
- Point-of-sale (POS) terminal capability
- Transaction verification strategy
- Use of Mastercard Connect™
- Use of website monitoring solution to avoid potential illegal or brand-damaging violations



For more information on the Franchise Management Program, please contact us at [FMP@mastercard.com](mailto:FMP@mastercard.com)