

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.

Mastercard requires that each customer (parent and child member ID/ICA number) conduct its issuing and acquiring activities in a prudent and financially sound manner so as to avoid inordinate risk to itself and other customers. Mastercard selects customers for a review of their systems and programs, in an effort to determine whether the selected customer has put in place adequate and effective measures and processes to avoid inordinate risk. A Mastercard customer must submit to and cooperate in a customer review.

Customer Remote Review Process

Customer remote review conditions are outlined in Chapter 13 of the Mastercard Security Rules and Procedures and include high fraud and noncompliance with Mastercard standards. The customer will be asked to complete a comprehensive online questionnaire in relation to their operations and processes and share details relating to their current high fraud levels and mitigators to address and reduce these. Upon completion, Mastercard will review the responses and share any outstanding issues or mandates with the customer.

Mastercard reserves the right to require a Customer to submit to a Franchise Management Program onsite review should program staff be dissatisfied with the response to a Customer remote review questionnaire (in terms of speed, content, or both).



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