

Payment Brand Protection Programs

Frequently Asked Questions

What is a Payment Brand Protection Program and what are its objectives?

The Payment Brands* each have compliance programs to monitor and prevent the use of their brands from furthering any illegal or payment brand-damaging activity, and assess substantial fines for violations.

The Payment Brands monitor processing transactions for violations and notify the acquirer (in our case, Chase Merchant Services). Almost always, Chase Merchant Services will need to immediately terminate the merchant relationship. Any fines from the Payment Brands are passed on to the merchant.

What kinds of violations do the payment brands monitor for?

The majority of Payment Brand-damaging notifications include but are not limited to:

- Unlawful Prescription Drugs
- Illegal or Miscoded Gambling
- Illegal or Counterfeit Pharmaceuticals and Designer Drugs
- Online Sale of Tobacco
- Illegal Sale of Any Other Products or Services
- Pornography (or any other non-consensual sexual behavior)
- Illegal Supplements/Nutraceuticals
- Prohibited Adult Content
- Counterfeit or Intellectual Property (IP) Infringing Goods and Services

What information is shared with the impacted merchant?

The merchant is notified via email of the termination. The email includes citation of the specific clause of the merchant agreement that justifies termination. Disclosure of the identified brand-damaging or illegal activity is not shared with the merchant.

DEFINITIONS

- **The Global Brand Protection Program (GBPP)** is Visa's Payment Brand protection program
- **The Business Risk Assessment and Mitigation (BRAM) Compliance Program** is Mastercard's Payment Brand protection program
- **MATCH** is Mastercard's Member Alert to Control High-Risk tool used by credit card processing companies to screen potential merchants before giving them a merchant account

What are the consequences if a merchant has been identified as engaging in payment brand-damaging and/or illegal transactions?

A merchant may:

- Receive a fine, assessed by the Payment Brand to Chase (the average brand protection violations from Visa and Mastercard carry significant penalties)
- Be terminated immediately to prevent further Payment Brand-damaging and/or illegal activity – even if the merchant is unwittingly participating in the brand-damaging transactions
- Be added to MATCH as set forth by Payment Brand Rules

What if I have more questions?Q

Questions can be sent to brandprotection.review@chase.com

* Mastercard, Visa, American Express and Discover