



AN 4654 Revised Standards for the Specialty Merchant Registration Program

Type:

Bulletin Announcement

Category:

Operations
Point of Interaction
Rules/Standards

Audience:

Acquirer
Issuer
Processor

Region:

Global

Brand:

Mastercard®
Debit Mastercard®
Maestro®

Product or Service:

Rules and Policies

Action Indicator:

Attention warranted (Brand-related)

System:

Authorization
Clearing
Single Message System

Published:

19 January 2021

Effective:

19 January 2021
16 April 2021

Executive Overview

Mastercard is announcing the Specialty Merchant Registration Program as the new name for the Mastercard program under which acquirers must register certain categories of merchants and submerchants. Mastercard is revising its Standards in support of this change.

Effective Date Details

Date	Details
19 January 2021	Specialty Merchant Registration Program name and revised Standards are effective
16 April 2021	Acquirers must use the new email address specialty_merchant_registration@mastercard.com to submit any required registration materials to Mastercard.

Customer Benefit

The Specialty Merchant Registration Program defines additional due diligence and monitoring requirements for acquirers with respect to their merchants, their payment facilitators' submerchants, and other entities.

What Mastercard is Doing

Mastercard is announcing the Specialty Merchant Registration Program as the new name for the Mastercard program under which acquirers must register certain categories of merchants and submerchants. Mastercard is revising its Standards in support of this change.

In connection with these changes, Mastercard has updated the email address that acquirers use to submit documentation required in connection with an entity's registration to the following:

specialty_merchant_registration@mastercard.com

The new email address can be used immediately. Acquirers are advised to update their records to replace the former "high risk merchant" email address with the new Specialty Merchant Registration Program email address.

Version History

Date	Description of Change
19 January 2021	Initial publication date

Overview

The following types of transactions are covered with this program:

- Non-face-to-face sales of adult content and services, card acceptor business code (MCC) 5967 (Direct Marketing-Inbound Telemarketing Merchants) and MCC 7841 (Video Entertainment Rental Stores)
- Non-face-to-face sales of gambling value, MCC 7801 (Internet Gambling [U.S. Region Only]), MCC 7802 (Government Licensed Horse/Dog Racing [U.S. Region Only]), and MCC 7995 (Gambling Transactions)
- Non-face-to-face sales of pharmaceuticals, MCC 5122 (Drugs, Drug Proprietors, and Druggists Sundries) and MCC 5912 (Drug Stores, Pharmacies)
- Non-face-to-face sales of tobacco products, MCC 5993 (Cigar Stores and Stands)
- Government-owned lottery purchases occurring in the U.S. region, MCC 7800 (Government Owned Lottery [U.S. Region Only]) and certain other countries MCC 9406 (Government Owned Lottery [Specific Countries])
- Skill games, MCC 7994 (Video Game Arcades/Establishments)
- Sales of certain cyberlocker services, MCC 4816 (Computer Network/Information Services)
- Sales of recreational cannabis occurring in the Canada region, regardless of MCC
- Sales of certain types of securities, MCC 6211 (Securities – Brokers/ Dealers)
- Sales of cryptocurrency, MCC 6051 (Quasi Cash—Merchant)
- Negative option billing for sales of physical products, MCC 5968 (Direct Marketing—Continuity/Subscription Merchants)
- Merchants reported under the Excessive Chargeback Program

In registering a merchant, submerchant, or other entity in the Specialty Merchant Registration Program, an acquirer certifies that the reported information about the entity is accurate and that the entity's conduct of registered activities complies with applicable law.

Revised Standards

To view marked revisions, refer to the attachment associated with this announcement. Additions are underlined; deletions are indicated with a strikethrough.

Questions

Customers with questions about the information in this announcement should contact Global Customer Service using the contact information on the Technical Resource Center.