



AN 7817 Introduction of New Acquirer Reporting Requirements

Type:

Bulletin announcement

Category:

Operations

Audience:

Acquirer
Network enablement partner
Processor

Region:

Asia/Pacific
Canada
Europe
Middle East/Africa

Brand:

Mastercard®
Debit Mastercard®
Maestro®

Action indicator:

Attention warranted (Brand-related)

Published:

23 May 2023

Effective:

1 January 2024

Executive overview

Mastercard is announcing new Quarterly Mastercard Report (QMR) requirements for acquirers effective 1 January 2024.

Effective date details

Date	Details
1 January 2024	New acquirer QMR reporting requirements become effective

What Mastercard is doing

With the rapid evolution of the acceptance ecosystem and the increasing activity by service providers, it is critical to ensure data integrity is maintained for reporting purposes. Starting with the Q4 2023 QMR report that is due by 15 January 2024, Mastercard is standardizing reporting across all regions, and therefore will require additional merchant location detail from acquirers for their registered Payment Facilitators.

Version history

Date	Description of change
23 May 2023	Initial publication date

Payment Facilitator service provider description

As described in Chapter 7 of the *Mastercard Rules*, a Payment Facilitator is defined as a Service Provider registered by an acquirer to facilitate merchant servicing for sponsored merchants (submerchants)¹. For more information about Payment Facilitator Obligations, refer to section 7.8 Payment Facilitator Obligations of the *Mastercard Rules*

Refer to sections 7.6.5 and 7.8 of the *Mastercard Rules* and section 7.1 of the *Security Rules and Procedures* for additional information about sponsored merchants.

¹ As defined in AN 6475 Revised Standards for International Organization of Standardization Terminology Alignment.

Acquiring activity

Acquirers that sponsor registered Payment Facilitators must start reporting the Payment Facilitator's sponsored merchant activity separately beginning with Q4 2023 QMR reporting.

Mastercard will add new fields to the Mastercard Acceptance Form, including the total number of sponsored merchant locations, transaction count, and transaction volumes under section C of the Mastercard Acceptance Form. (Refer to the table below)

There is no change to the current requirement for acquirers to report total acquiring activity for Mastercard and Maestro transactions and acceptance locations in the existing fields at an acquirer aggregated level – the total number of sponsored merchant locations should continue to be included in this submission. These fields can be found in sections A and B in the Mastercard Acceptance Form. (Refer to the table below)

I. Acceptance			
A. Cash Disbursement Locations			Total
1. Number of branch locations where cash can be obtained			
2. Number of ATMs			
2a. Number of MasterCard-approved EMV chip compliant ATMs accepting MasterCard cards (Non MC-approved chip ATMs should			
B. Merchants			Total
1. Number of MasterCard merchants			
2. Number of new merchants added this quarter			
3. Number of merchants lost this quarter			
4. Total merchant locations			
5. Number of new merchant locations added this quarter			
6. Number of merchant locations lost this quarter			
7. Number of POS (Point-Of-Sale) terminals at your merchant locations			
7a. Number of MasterCard-approved EMV chip terminals (with or without PIN pad) at your merchant locations (Non MC-approved chip			
7b. Number of MasterCard-approved EMV chip terminals WITH A PIN PAD at your merchant locations (Non MC-approved chip			
8. Number of merchant locations accepting MasterCard contactless payment devices (i.e. cards, mobile devices, form factors)			
9. Number of MasterCard-approved contactless terminals accepting MasterCard contactless payment devices (i.e. cards, mobile			
C. Merchant Location Detail	Total	Transactions	Volume
1. Payment facilitator merchant locations			
2. Number of Mastercard QR Locations			

NOTE: Each sponsored merchant with which the Payment Facilitator has a relationship should be considered one merchant location.

Reporting criteria includes:

- Only active Merchant Locations should be reported in the new fields.
- An active Merchant Location is one that has accepted a transaction within the past 12 months.

In accordance with the Mastercard Standards, each customer must complete and deliver to Mastercard the Quarterly Mastercard Report (QMR) in the manner and at such time as Mastercard requires. Refer to section 3.14 of the *Mastercard Rules* for details.

Questions

Customers with questions about the information in this announcement should contact Global Statistics at global_statistics@mastercard.com.