



GLB 11942.1 July 2025 Notification of Chargebacks Under the Questionable Merchant Audit Program (QMAP) Monthly Edition

Type:

Bulletin announcement

Category:

Security

Audience:

Acquirer
Branded Processor
Issuer
Network Enablement Partner
Processor

Region:

Global

Brand:

Mastercard®
Debit Mastercard
Maestro®
Cirrus®

Action indicator:

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Mandated

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Effective:

15 July 2025

Executive overview

This announcement serves as a notification to the listed acquirers regarding their chargeback responsibilities for Questionable Merchant Audit Program (QMAP) rules violations and to eligible issuers regarding their chargeback rights.

Effective date details

| Date | Details |
|--------------|----------------------------------|
| 15 July 2025 | July 2025 QMAP file is effective |

Customer benefit

Issuers may chargeback transactions reported to The Fraud and Loss Database to the appropriate acquirers.

What Mastercard is doing

The QMAP establishes minimum standards of acceptable merchant behavior and identifies merchants that may fail to meet such minimum standards by participating in collusive or otherwise fraudulent or inappropriate activity.

Background

The acquirers listed in the attached Microsoft® Excel file must accept chargebacks for all fraudulent transactions reported to The Fraud and Loss Database that occurred at the merchant locations listed, during the time period listed for each merchant.

Version history

| Date | Description of change |
|--------------|--------------------------|
| 15 July 2025 | Initial publication date |

Customer benefit

This bulletin announcement affects the indicated customers and platforms.

Acquirer recommendations

Mastercard requires each acquirer listed in the attached Microsoft Excel file to accept chargebacks for all fraudulent transactions reported to The Fraud and Loss Database that occurred at the merchant locations identified herein for the period indicated.

These chargebacks are for violations of the QMAP rules, as described in section 8.4 of the *Security Rules and Procedures* manual.

Issuer chargeback rights

Issuers may charge back fraudulent transactions reported to The Fraud and Loss Database to the appropriate acquirers according to the chargeback procedures outlined in Chapter 2 of the *Chargeback Guide* for message reason code 4849—Questionable Merchant Activity.

The issuer may charge back eligible reported fraudulent transactions that occurred at the identified merchant listed in the QMAP Announcement during the applicable chargeback period stated in the QMAP Announcement.

The issuer must submit charge backs no later than 120 calendar days after the first QMAP Announcement publication date that listed the merchant location, or within 120 calendar days of the St. Louis Operations Center (Central Site) processing date of the transaction.

Note: Mastercard counts the QMAP Announcement publication date as the first day of the 120-day calculation.

Merchant listings

To view the merchant chargeback information, open the attached Microsoft Excel file. Mastercard also provides the chargeback information in the portable document format (PDF) file in the Technical Resource Center on Mastercard Connect.

NOTE: The merchant information is shown as it displays in The Fraud and Loss Database. To ensure that the data is accurate, customers should carefully enter the merchant information into The Fraud and Loss Database.

Acquirers are listed numerically by member ID (acquirer ID) within each region. Merchants are listed alphabetically. Dates listed in the **Chargeback Start Date** and **Chargeback End Date** columns are in the mm/dd/yy format. Merchant information remains in the file each month for 120 days past the **Chargeback End Date**. The **Month/Year Added** column indicates the month and year in which Mastercard added the merchant to the file.

NOTE: Mastercard recommends that users sort the information by date to review the applicable chargebacks.

Questions

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