Network Best Practices Roadmap

*** Bolded items indicate MAG priorities ***

	Near term			Further out
Fundamentals	✓ **Implement Network quarterly updates.** - **Implement a standard lead time for acquirer-to-merchant spec changes.** - **Engage merchants re new network-issued rules & technologies in the concept phase.** - **Clarify the rules on key-entered transactions to best reduce merchant liability risk.** - **Develop a better and consistent process for EMV certification that is more efficient and effective.**	✓ **Eliminate signature capture & retain for chargeback re-presentment purposes.** - Set automated fuel dispenser pre-authorization limit at a minimum of $125. - Set NO CVM (and NO SIG) threshold for trans processing at a min of $50 across all MCCs.	- **Process reversals & release open-to-buy holds in real-time.** - Ensure issuers are ***required*** to enable multi-factor authentication on payment products for larger transactions, unattended terminals and AFDs (i.e.. PIN, Biometric, etc.) - **Ensure all stakeholders have equal participation on all new or changed U.S. payments standards.**	- Ensure stakeholder investments in effective fraud prevention tools are factored into liability rules . - Ensure no merchant is inhibited from requiring the entry of any form of multi-factor authentication (i.e. PIN or password) enabled on a financial account product. - Support rules regarding authorizations for split shipments that are consistent across networks to improve the customer experience
Debit	- Confirm debit routing is supported for all new technologies including, but not limited to, tokenized and contactless transactions. - **Enable CDCVM availability on US Common Debit AID.**			
Digital	- **Ensure any payment and/or customer data received from merchants by networks or network partners is used only for transaction processing.** - Ensure contactless/ digital acceptance remains optional for merchants. - **Allow merchants freedom of choice regarding which digital wallets to accept.**	- **Require a Wallet ID when a device is presented as a payment instrument as part of the trans received at the payment terminal, in the auth request, and settlement record (opt) for all mobile and in-app trans.** - Ensure effective, open, & competitive data security provisions are required for all users of the Network contactless/QR code specs. - Full liability protection for wallets utilizing brand-owned EMVCo tokenization.	- No premium rates, incremental or multiple security fees, or chargebacks on trans processed via mandated network proprietary security solutions. - **Enable omni-channel commerce with supporting rules and relevant, modern, and effective tools for fraud mitigation.**	- Ensure merchants have real-time insight into financial products inside a digital wallet to enable discounts or incentives for certain forms of payments. - Provide PAR to merchants for all transactions (tokenized or clear text)
Chargebacks & Fraud	- **Provide transparency into fraud and chargebacks in the payment system.** - **Provide transparency to the issuer monitoring program to the merchants and take action to remediate issues in a timely manner.** - Ensure the chargeback process & liabilities for a wallet provider is made available to and understood by the merchants.	- **Ensure issuers may not charge back over 5 fraudulent trans on the same account nor any trans after the first reported instance.** - **Ensure merchant excessive chargeback programs exclude chargebacks due to breached card accounts and accommodate exceptions for locations in markets with markedly higher than average fraud.**	- Allow for compelling evidence for all disputed transactions (for both retrievals and chargebacks). - Align timeframes for initiating transaction disputes to legal requirements.	- **Provide holistic solutions to mitigate fraud in the ecommerce space, addressing all ways customers shop.** - Provide tools and align liability to the party who can best prevent the fraud.

As of August 2019

** This roadmap is based on MAG's understanding as of this date for the status of MAG best practices. The purpose of this roadmap is to support the objective of MAG collaboration with network partners to progress towards mutually beneficial practices in payments. This document is MAG confidential and is not to be shared with any party outside of MAG member organizations.*