

Adult Content

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Scope

This policy is intended for merchants providing online adult content services.

MCC Applicable			Scheme Registration	
MCC	Title/Description	Comment	Visa	MasterCard
5967	Direct Marketing — Inbound Telemarketing Merchants		Yes	Yes

Requirements & Restrictions

The landing page must show a notice that the website may contain content that is only suited for users who are 18 years of age or older. Users must also be required to confirm that they are 18 years of age or older.

- Each merchant should provide test login credentials for a functioning VIP account (full members area);
- Merchants targeting the USA need to ensure that the URL includes a section referring to 18 U.S.C. 2257 Record Keeping Requirements Compliance Statement. The US law requires producers of sexually explicit material to obtain proof of age for every model they shoot, and retain those records;
- Merchants need to provide 6 months processing history;
- Sample agreements with model workers need to be provided;
- Merchants requiring recurring transactions will be considered;
 - Please refer to the policy for Subscriptions / Continuity Merchants. Non compliance with these requirements will result in the application being declined;

- Startups shall only be considered in the following scenarios:
 - Merchants have other existing businesses with the same business model and can provide processing history;
 - Merchants can show that the owner or people managing the business have experience with other reliable entities operating in the same or similar business.

Merchants with multiple URLs will only be set up with multiple descriptors if the respective URLs are targeting different markets or audiences.