

December 11, 2017

Congresswoman Ann Wagner
435 Cannon House Office Building
Washington, D.C. 20515

Dear Congresswoman Wagner,

I am writing to express our support for your pending legislation, H.R. 1865, the Allow States and Victims to Fight Online Sex Trafficking Act of 2017. We commend your leadership on this important issue.

At Mastercard, we prohibit the use of our system for any illegal purposes. A fundamental rule of our system is that each customer must conduct its Mastercard programs and activities in accordance with all applicable laws. This includes, for example, the obligation of a bank that signs up merchants to accept Mastercard-branded cards (an "acquirer") to ensure that any transaction the acquirer submits for its merchant customers into the Mastercard system pertains only to legal activity. Our rules require that an acquirer perform due diligence on a merchant before enabling the merchant to accept Mastercard-branded cards and to continue to monitor their portfolio for illegal activity. Additionally, we are vigilant in our efforts to identify any criminal who has gained access to our network by falsely representing his or her activities to the acquirer or by other means.

In regard to human trafficking, Mastercard has a long history of taking action with acquirers who process transactions for merchants that serve as proxies for this type of illegal activity. In 2015, for example, we ceased processing transactions from Backpage.com, and we continue to prohibit our acquirers from allowing Backpage.com access into our system. Furthermore, Mastercard has partnered with the National Center for Missing and Exploited Children ("NCMEC") in the U.S., and its international counterpart, the International Centre for Missing & Exploited Children, to form the Financial Coalition Against Child Pornography ("Coalition"). The Coalition represents a partnership of companies and governmental entities that have come together to combat perpetrators of child pornography, including criminals who traffic in child pornography on the Internet. It includes a broad range of financial institutions, Internet service providers, and technology companies committed to working with NCMEC and governmental agencies to develop a coordinated approach to detecting and combating child pornography. The Coalition also provides a critical mechanism for assisting law enforcement in developing the information needed to apprehend and prosecute persons who perpetrate these crimes.

Your legislation attacks online sex trafficking, while encouraging good corporate actors to continue doing their part to eradicate this crime. We look forward to working with you to advance H.R. 1865 in Congress. Please do not hesitate to contact me directly if I can ever be of assistance. Thank you for your work on this critical issue.

Sincerely,



Tucker Foote