



## THE HEART OF OUR MISSION:

*Driving positive change in the payments industry through collaboration and advocacy of merchants' interests. The MAG had many accomplishments in 2015 that directly impacted the payments industry.*

## THANKS TO YOUR SUPPORT, WE ACCOMPLISHED:

- A successful launch of the **MAG CyberRisk Hub** – a new web-based resource to assist MAG members effectively manage cyber risk
- Creation of several **MAG white papers** on Merchant Requirements on Tokenization, Debit Cost, and draft Mobile Product Analysis Document
- Distribution of **surveys and studies** on MAG member transaction volume and interchange optimization
- **Brand Operational Request** – We started an effort last year to work with the card networks to address the merchant community's requests for inclusion in decision making, as well as operational items. The networks have been receptive to this process, but continue to caution us on the slow pace of change. We have seen some limited progress on these requests but expect to accelerate our efforts in the near term by meeting with the networks on a more frequent basis.
- **International Collaboration** – We have conducted bi-monthly calls with our international merchant colleagues for over a year. We are investigating how we can work more closely with them in the future, including exploration of opportunities to meet face to face in Europe. We feel strongly that merchants need to coordinate efforts on payments across the globe.
- **Advocacy** – The MAG has improved our presence in the media and at various industry events advocating the voice of merchants in payments. We have presented at several forums this year on topics such as EMV, tokenization, routing choice, security, mobile and e-commerce, faster payments, and the overall merchant perspective on payments. The MAG has also more actively engaged with lawmakers and regulators, including the Federal Trade Commission, Federal Reserve Board of Governors, Consumer Financial Protection Bureau, Department of Justice, and several others to advocate for positive changes in the payments ecosystem, and improved application and compliance with existing laws by various transaction stakeholders. Additionally, we have worked closely with international communities to better understand payment market developments and regulatory involvement in other countries.

On behalf of the MAG Staff, we thank you for your dedication and support as we strive to make the payments industry better and stronger.

**Mark Horwedel**  
CEO, Merchant Advisory Group



**MAG membership** is at **97 companies**  
An increase of **16%**  
(since 2014)

MAG member companies accept over **41 Billion in card payments** annually accounting for nearly **\$1.5 Trillion in electronic sales**



Provided **11 educational webinars** complimentary to MAG members

**Executed 4 educational sessions** focusing on the payment industry



**MAG Conference attendance is up 71%**  
(since 2014)

**Produced 4 quarterly newsletters** filled with timely MAG and payment industry information

