Driving positive change and innovation in the payments industry that serves the merchants’ interests through collaboration, education and advocacy.

Our Purpose

The Merchant Advisory Group's (MAG) membership is comprised of leading merchants representing all key verticals and their payments IT professionals. MAG members have come together to create a strong community that continues to build on the vision of the founding members – to drive positive change in payments through multi-stakeholder collaboration.
Education:
The MAG provides premier educational opportunities for merchants and sponsors through Merchant Payments 101 (MP101) and our newest offering of 200 level e-Learning courses that are focused on topics including card products, fraud and chargebacks, touchless payments, and debit routing. Merchant Payments 201(MP201), the first in the 200 level five-part series, is designed to enable the learner to effectively manage merchant payments by creating strategic and equitable vendor partnerships while leading their team and cross-functional stakeholders to collaborate and make data-based decisions. The MAG continues to provide relevant and timely best practice guides, webinars, and conference sessions.

Key Accomplishments:
- Launched MP101 and MP201
- Published three best practices guides on downgrades, payments data, and BNPL
- Hosted 16 educational webinars which are complimentary to MAG members

Advocacy and Communications:
The MAG continued its engagement with the Federal Trade Commission (FTC) and the Federal Reserve (Fed) regarding Regulation II compliance. In May, the Fed released a proposed rulemaking to clarify the routing provision of Reg II. In addition to commenting on the proposed routing clarification, the MAG shared our perspective on what a reasonable and proportional regulated rate would be for debit transactions following the 2019 Interchange Fee Revenue, Covered Issuer Costs, and Covered Issuer and Merchant Fraud Losses Related to Debit Card Transactions Report, which showed covered issuers’ costs have continued to decline.

Key Accomplishments:
- Filed comments with the Fed regarding their proposed debit routing clarification
- Enhanced collaboration between merchant advocacy groups
- Received a Communicator Award for the redesigned website
- Refreshed the newsletter, publishing articles in a blog format on MAG Insights

Collaboration:
The MAG maintains that collaboration among payments industry stakeholders is essential to amplifying the merchants’ voice. Working together leads to progress. Merchant collaboration on industry priorities is critical as new challenges emerge and consumer shopping patterns evolve. The MAG continues to foster strong partnerships with networks and payments system stakeholders to advance commerce in an equitable and transparent fashion while making positive change.

Key Accomplishments:
- Led the conversation with Mastercard to outline a more reasonable timeline for the retirement of magnetic stripe, recognizing the need for incremental time to prepare
- Influenced Visa and Mastercard to modify the standardized authorization limits at automated fuel dispensers, benefitting the petroleum merchant community
- Continued productive discussions with networks on the evolution of cross-channel rules, resulting in a successful merchant pilot that saw improved authorization rates and reduced fraud

The MAG membership includes many of the top merchant companies** today!
- 10 of top 10 are members
- 19 of top 20 are members
- 51 of top 100 are members

**NRF “Stores” Top Retailers 2020

MAG membership now includes 167 merchant companies. MAG experienced a 95% member retention rate in 2021.

MAG Member Verticals
- 18% Petroleum/Convenience Stores
- 44% Mass Merchant/Dept. Store/ Grocery
- 13% Small Ticket/Restaurants
- 25% e-Commerce (Airlines, Hotels)

Stats as of October 2021

MAG sponsor companies represent 76 of the leading service providers in the payments industry.
2021 ANNUAL HIGHLIGHTS

Engagement:
Merchant members and sponsors participated with MAG across all mediums: webinars, conferences, committees, and communities of practice. MAG’s member and sponsor retention are high, and we expanded merchant education and networking with the new Digital Access Membership. Conferences continued to evolve in response to the shifting Covid-19 landscape. We hosted our February and September Tech Forum virtually, and the 2021 Annual Conference was our first-ever hybrid event, with over 700 attendees.

Key Accomplishments:
- Retained 95% of our members and 92% of our sponsors
- Introduced MAG Studio and Person on the Street Interviews as part of the hybrid conference experience
- Launched the Digital Access Membership for merchants with revenues under $1B

Tech Engagement:
The MAG engaged more deeply into the merchant and sponsor base with architects, technical product managers, and engineering leadership. We are active with the payments technology standards groups, such as EMVCo, W3C, USPF, among others and brought a merchant view to the development and review of industry standards, with the objective to ensure any publication is aligned with that input.

Key Accomplishments:
- Engaged in payments specifications development
- Amplified our voice within EMVCo
- Received the highest rated Tech Forum sessions since launch

The MAG saw a record number of registrations for AC21, with over 700 members and sponsors attending and 400 Tech Forum registrations.

The MAG hosted 16 educational webinars in 2021, which were complimentary to MAG members.
- 4.23/5.0 average satisfaction rating
- Average of 65 attendees per webinar

Launched Merchant Payments 101!
- Nearly 200 MP101 Graduates
- Graduates reporting a 50% increase in payments confidence

The website features the newsletter in a new blog format. Subscribe to MAG Insights to receive timely MAG and payments industry information.

John Drechny
CEO, Merchant Advisory Group

The Merchant Advisory Group (MAG) plays a vital role in helping merchants and the industry shape innovative approaches to payments. Providing unparalleled collaboration and networking opportunities for merchants and sponsors, the MAG collaborates with industry stakeholders and advocates for merchants’ interests. The MAG represents over 150 U.S. merchants which account for over $4.8 Trillion in annual sales at over 580,000 locations across the U.S. and online. Roughly $3.5 Trillion of those sales and over 100 Billion card payments are electronic which represents approximately 62%* of total U.S. card volume. MAG members employ over 14 million associates.

*Source of Total U.S. card volumes: Federal Reserve Payments Study 2019