OUR MISSION:
The MAG’s mission is “driving positive change and innovation in the payments industry that serves the merchants’ interest through collaboration, education and advocacy.” The MAG had several accomplishments in 2018 that directly supported our mission.

HERE ARE SOME HIGHLIGHTS:

• Advocacy – During the EMV migration, the MAG was successful in leading efforts to convince federal regulators to enforce merchant routing on debit purchases. We joined with other merchant trade associations and representatives of prominent domestic networks to clarify that debit POS routing is the exclusive prerogative of merchants. We continue to fight for merchants’ rights to route debit purchases on the Internet, on mobile devices and other emerging channels. The MAG educates and collaborates with other merchant trade associations on developing issues within payments that will require external efforts with Congress and regulators.

• Operations – The MAG led efforts to get rid of signatures at the POS, gain momentum on authorization of customer returns at the POS, and raise awareness of industry developments around dispute processing and secure remote commerce initiatives, including both opportunities and challenges impacting the customer experience and retail operational efficiencies. The MAG pursues best practices in the payments industry through collaboration efforts with all stakeholders in areas such as omni-channel commerce, competitive debit practices, network rules, and risk/fraud mitigation initiatives.
• **International Collaboration** – MAG continues to collaborate with international merchant colleagues. Our goal is to create an ongoing international merchant dialogue in hopes of spreading best practices and sharing mutual concerns about the payments system.

• **Ten years of merchant collaboration and partnership** – The MAG recognized its tenth anniversary, commemorating many individuals’ contributions that have shaped the organization and furthered merchants’ interests in the payments industry. The merchant community is commended for its efforts in sharing best practices and working together to strive towards a more equitable payments system. We are reminded of the need to remain focused on the ultimate goals of ensuring merchants have real representation in decision-making bodies, as we all work towards modernizing US payments and improving our customers’ shopping experience.

Mark Horwedel
CEO, Merchant Advisory Group

The MAG conducted 4 educational sessions focusing on An Overview of the US Payment Networks; Developing a Payments Strategy – Answering What, Why, How for Success; Everything You Wanted to Know about Merchant Contracting but Were Afraid to Ask; Finding Oz, Defining a Purposeful Payments Path.

The MAG produced 4 quarterly newsletters filled with timely MAG and payment industry information.

* Source of Total U.S. card volumes: “Federal Reserve Payments Study 2016”

** NRF “Stores” Top Retailers 2017