



Navigating Changes to Mastercard's Merchant Monitoring Program (MMP)

What You Need to Know

The latest revision to Mastercard's Merchant Monitoring Program (MMP) signals a major shift in how payments companies must manage compliance. The updated rules raise expectations for both onboarding and ongoing oversight, requiring acquirers to demonstrate deeper visibility into merchant activity.

Frequently Asked Questions

This FAQ answers the most common questions we've received from customers and outlines how LegitScript can help you navigate these card network changes with confidence.

1. What's changing?

Starting January 1, 2026, newly onboarded merchants must undergo a website scan before their first transaction. In addition, persistent monitoring thereafter must include restricted, members-only areas of merchant websites.

2. What does this update mean for the payments industry?

We see the update as part of a larger shift in payments: stricter oversight, more proactive monitoring, and zero tolerance for surface-level checks. Compliance is no longer a checkpoint — it must run across the lifecycle of a merchant relationship.

3. What are the risks of noncompliance?

Noncompliance can expose payments companies to brand risk, regulatory action, and reputational harm. Our expectation is that Mastercard will enforce the rules firmly and without long grace periods. Historically, card networks set clear deadlines and expect acquirers to comply. LegitScript is helping customers prepare now to avoid last-minute disruption.

4. Will this slow down onboarding?

Not with LegitScript. Our AI-powered scans deliver results in minutes, so you can stay compliant without delaying merchant approvals.

5. What about approval rates?

Approval rates may shift slightly, but the bigger impact is improved visibility. By surfacing risks earlier, acquirers can make smarter decisions and reduce costly fraud or compliance issues down the line.

Frequently Asked Questions (Continued)

6. Can LegitScript provide a rapid, pre-transaction website scan to meet the first of Mastercard's new requirements?

Yes, the Content Scan module of our Merchant Onboarding scans merchant websites and returns actionable risk intelligence in minutes.

7. Can LegitScript monitor members-only and restricted areas to meet the second new requirement?

Our Merchant Monitoring combines automation with human expertise to uncover risks even in password-protected environments. Competitors often stop at surface-level automation.

8. How does LegitScript manage credentials for password-protected websites?

We have systems and processes in place to securely handle IDs and passwords provided by clients. These credentials are managed under strict security protocols to ensure both compliance and data protection.

9. How scalable is your system under these new requirements?

Our solutions are purpose-built to handle large onboarding volumes and persistent monitoring at scale. We support some of the world's largest payment facilitators, ISOs, and acquirers today.

10. Why LegitScript?

Because we've done this before. For nearly 20 years, payments leaders have trusted LegitScript to meet card network rules, adapt to new standards, and protect their portfolios at scale.

Be Ready

Now is the time to prepare. LegitScript is the trusted partner to guide payments companies through evolving compliance requirements, with the expertise to anticipate challenges and the resources to respond quickly. We work alongside you to ensure readiness before enforcement begins. [Contact us](#) to get started.

When requirements shift, LegitScript helps you adapt with confidence.

Contact Us

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