

Mobile Payments Bill of Rights

PREAMBLE

In order to create and maintain a safe, secure, and progressive environment for transactions occurring on mobile devices and to instill business and consumer confidence in payment processes that promote the anywhere-anytime growth and global exchange of goods and services, this *Mobile Payments Bill of Rights* was created.

The intent of this document is to protect and to serve the interests of mobile consumers, while providing enterprises and mobile payment providers with “best practices” guidelines. By incorporating the *Mobile Payments Bill of Rights* in to their business practices, enterprises will promote safe, convenient, and frictionless transactional experiences that encourage the purchases of products and services available via mobile devices.

1.0 SECURE TRANSACTIONS

- 1.1 Transactions utilizing mobile devices are protected by multiple, layered security measures. The data shall be protected at rest, in transmission, and in all archival states.
- 1.2 Mobile consumers’ account information will be protected at all times.
- 1.3 Mobile consumer data will be protected from unauthorized use and from fraudulent transactions. Recommended security measures include, but are not limited to, encryption, transaction limits based on amounts and time, real-time anomaly detection and pattern analysis, two-factor authentication, location based analysis, biometric authentication, tokenization, and F2F (face-to-face) verification.
- 1.4 Mobile consumers will have the ability to choose their desired levels of security for various transactional amounts. Consumers will have the ability to control and disable transactions on their devices remotely, in the event of unauthorized use, or if a device is lost or stolen.

2.0 CLEAR DESCRIPTION AND PRICING

- 2.1 Mobile transactions will include clear and easy-to-understand descriptions of the products and services being purchased.
- 2.2 Mobile transactions will display exact costs for all products and services prior to purchase, clearly expressed in each customer's local currency, with no hidden fees.
- 2.3 Mobile transactions will include an easy-to-read receipt and a confirmation of payment.
- 2.4 Mobile consumers have the right to choose from a variety of payment options when transacting. No mobile payment application will attempt to prevent mobile users from choosing alternate forms of payment, even if that payment type exists on a different mobile payment application.



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3.0 PRIVACY, MARKETING BEST PRACTICES

- 3.1 Mobile payment providers will protect the transactional and historical data collected from consumers.
- 3.2 Mobile payment service providers will be transparent with regard to what type of data is collected on mobile consumers and if that data is available to third-parties for marketing purposes.
- 3.3 Mobile consumers have the right to communicate, participate, and transact in a safe environment, where consumers determine how their personal data is used. All data related to transaction participants is protected and not shared without expressed consent of each mobile consumer.
- 3.4 Mobile marketing messages may only be sent to mobile recipients with their expressed permission. Mobile marketing messages must include a one-touch, opt-out process that is clear, concise, and immediate.

4.0 PROMPT POSSESSION AND SATISFATION

- 4.1 Mobile consumers have the right to receive the goods and services they paid for in a timely fashion and in a manner that meets their expectations.
- 4.2 Mobile consumers making mobile payment purchases have the right to a money-back refund within 30 days of purchase.

5.0 CUSTOMER SERVICE AND TECHNICAL SUPPORT

- 5.1 Mobile payment service providers and businesses must provide courteous customer service and technical support to mobile consumers that are easily accessible 24-hours per day and seven days each week.
- 5.2 Mobile consumers have the right to all purchasing disputes resolved quickly and respectfully.

6.0 CUSTOMER CONFIDENCE - Mobile consumers have the right to say, "No."

- 6.1 **NO** surprises. Mobile customers only receive the goods and services that were requested.
- 6.2 **NO** hidden costs, or fees.
- 6.3 **NO** forms of intrusive data collection unless clearly specified by the content provider and opted-in to by the customer.
- 6.4 **NO** invisible opt-ins or use of customer data without expressed permission from customer.
- 6.5 **NO** spam. Mobile phone consumers have the right to a spam-free environment, where only authorized messages are sent to their phones.
- 6.6 **NO** fraud or theft. Mobile payments must be protected by multiple layers of security.