

## ***Cover Page: National Center on Sexual Exploitation's Policy on Sharing Proof***

**WARNING:** *The material in this document may contain graphic text, blurred images, and survivor quotes that may trigger the viewer.*

### **Why do we post proof in the first place?**

NCOSE researchers have collected this proof as evidence of the material that is made, contained, and/or distributed by the corporations and institutions NCOSE is confronting.

Proof is shared with corporate executives, shareholders, and/or board members, as well as with policymakers, law enforcement, journalists, and the general public to **give witness to the sexual exploitation and abuse that is often rampant, yet sometimes hidden, on these platforms.**

### **Why do you blur out images, including faces, if they're publicly available?**

While we believe it is important to provide ample evidence of wrong-doing to support our claims and inspire change, **we also strongly believe that no one – neither adult, nor child – should be exposed to the type of material our researchers collect:** either for their own well-being, or out of respect for those being exploited. It is for this reason we pixelate/blur/block not only nudity or sexually graphic content, but also the faces of those being exploited.

We also want to limit access to this material (unfortunately, a luxury not afforded to children and adults using many of the platforms and products made by these companies). Therefore, we add several layers before someone can access the proof, and also don't include all the proof that we have obtained. If someone feels they need to see more evidence to understand the extent of the problem or the type of exploitation that is happening, they may request it of NCOSE by writing to [public@ncose.com](mailto:public@ncose.com).

### **Did you receive people's permission to post?**

Any personal testimony shared to NCOSE directly is posted only with the affected parties approval.

For material that is publicly available, we do not seek permission to post. However, we redact names and usernames of survivors from articles, social media, etc. even when publicly available. To read more about our commitment to ethical engagement with survivors, please go [here](#). We do not redact names or usernames of exploiters who have posted publicly.

*Disclaimer: while we do collect information on those who request access to more proofs, that information will only be used for our own, internal analysis. It will not be distributed, shared, or posted publicly or with outside parties.*

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**PROOF BEGINS:**

## **Below are quotes from news articles discussing Visa and Mastercard's decisions around facilitating payments for pornography sites.**

Title: [Credit-card companies still processing Pornhub advertising buys](#)

Date: January 24, 2022

Source: Montreal Gazette

- Despite placing high-profile bans on consumer payments to the controversial adult site Pornhub, Visa and MasterCard continue to process advertising purchases for the site, the biggest source of its parent company's revenue.
- ...while you can no longer use Visa and MasterCard's credit cards to buy content or subscriptions on Pornhub, advertisers can still use Visa and MasterCard to buy ad placements on the Pornhub website, and on videos uploaded to the site, by way of TrafficJunky, MindGeek's online advertising portal.
- Certainly, MindGeek's ad revenue dwarfs that of its subscriptions, with the company taking in \$213 million in advertising revenue and \$52 million in premium subscriptions in 2018, according to a pitch deck The Logic viewed in December 2021.

Title: [Pornhub Case Raises Questions of Accountability for Financial Firms Like Visa.](#)

Date: August 19, 2021

Source: Financial Post

- “While Pornhub has faced criticism on a number of fronts, the lawsuit, launched by Brown Rudnick LLC in the U.S., is notable for another reason: It also names Visa Inc. and the credit card giant's merchant banks, alleging they were actively aware of the exploitation and were profiting from it while they settled transactions for the company.”
- “There is no question but that the credit card companies were and remain uniquely positioned to prevent this abuse by requiring the steps necessary to ensure there is no non-consensual content on these sites that are monetized through these credit cards. . . . One need only look at what happened when Mastercard paused processing to see the change it compelled.” ~Michael Bowe
- “Bowe added that payment companies could have done their due diligence a long time before allegations about Pornhub came to light in late 2020 through investigative reporting. Bowe said that they still have a lot more to do.”
- “They must insist on all commercially reasonable steps be taken to ensure consent and rigorously monitor compliance with that standard just like they do money laundering.” ~Michael Bowe
- “A spokesperson for Visa said that the company could not comment on the pending litigation, though it does not tolerate having its products used for illegal activity. The

company added that it has rules in place to “explicitly and unequivocally prohibit content depicting non-consensual sexual behaviour and child sexual abuse materials.” Visa said it will remain vigilant to deter these activities and require member banks to review their merchants’ compliance with Visa’s standards.”

- “In Visa’s 2019 corporate responsibility and sustainability report, the company described that its Global Brand Protection Program manages transaction situations where the brand could be associated with illegal activities, including transactions covering images of child abuse.”

Title: [Mastercard tackles consent on porn sites, requires banks to certify material after distressing reports](#)

Date: April 15, 2021

Source: Fox Business

- After describing Mastercard’s new requirements for pornography sites, the article says: “Visa and Discover told Fox Business they have similar protections in place.”
- "Visa does not tolerate the use of our network or products for illegal activity," the company said in a statement. "We are vigilant in our efforts to prevent illegal activity within the Visa system and already require our affiliate banks to both attest to and maintain controls to ensure their merchants’ compliance with our standards and the law."
- The company added that its policies "explicitly and unequivocally prohibit adult content that violates the law, including non-consensual sexual behavior and child pornography," and Visa requires "swift action" from its "affiliate banks in investigating and taking action to suspend or terminate Visa payments when merchants are unable to comply."

Title: [Pornhub: Mastercard and Visa to block use of cards on site after child abuse allegations](#)

December 10, 2020

Source: The Guardian

- Mastercard and Visa said on Thursday they would block their customers from using the credit cards to make purchases on Pornhub following accusations the pornographic website showed videos of child abuse and rape.