

The Impact of Mastercard's Adult Content Policy on Adult Content Creators

Survey Results &
Analysis

Background

This report describes the results of a survey conducted to measure the impacts of a revised adult content policy issued by the credit card company, Mastercard, in October 2021.

Sex workers and other sex-related businesses face discrimination from many online platforms. This includes social media and online services [1]. It also includes financial services like banks, credit card associations, crowdfunding applications, and payment platforms [2]. These products are essential utilities. When they deny services to sex workers it has devastating consequences on our lives.

Despite our expertise, grounded in lived experience, sex workers and adult content creators are rarely consulted in the drafting of terms of service and content moderation policies that have a direct impact on our lives [3]. Instead, these policies are shaped by sex trafficking and internet law (e.g. FOSTA-SESTA), religiously-motivated right-wing lobbyists (e.g. Exodus Cry, NCOSE), and anti-sex worker feminists [4]. The result is that online platforms and payment processors exercise enormous control over our sexual speech and activity [5]. All content moderation systems discriminate against Black and other People of Colour, activists, 2SLGBTQIA+ people, and fat folks; when moderating adult material specifically, they additionally target queer, kink, and fetish content [6]. While moderation of sexual and adult content is typically presented as a means to ensure safety and protection, it inevitably censors marginalized sexualities and causes harm to those communities.

In April 2021, the credit card company Mastercard announced they would be implementing updated adult content merchant guidelines. These went into effect in October 2021. The "Revised Standards for New Specialty Merchant Registration Requirements for Adult Content Merchants" [7] introduced "additional requirements ... to ensure that [adult content merchants] employ strong control measures that include the monitoring, blocking, and where necessary, taking down of content as appropriate". These additional requirements include:

- That platforms acquire model releases documenting performer consent and ID; i.e. it is no longer sufficient that these are collected and retained by the producer(s) of the content;
- That only verified content providers may upload content, with a process for verifying their age and identity;
- That platforms review all content before it is published, and have systems in place for real-time monitoring of livestreams;
- That platforms allow depicted people to appeal for removal of content, and complaint processes for users to flag content that is "potentially illegal or otherwise in violation of the Mastercard standards", and produce monthly reports on these instances;
- That platforms not use keywords or search terms that suggest it contains CSAM or the "depiction of non-consensual activities", and not use content that is "potentially illegal or otherwise in violation of the Mastercard standards" to draw traffic;
- That platforms have "effective policies" in place to ensure their site is not used to "promote or facilitate human trafficking, sex trafficking, or physical abuse";
- That platforms "provide Mastercard with temporary account credentials" upon request so they may view content in restricted or paywalled areas.

This guidance can be interpreted in many ways, and adult platforms have taken varied approaches to compliance. For example, OnlyFans initially opted to ban all adult content, then backpeddled the decision [8]. AVN Stars and GayVN Stars first cut monetization features, then announced they would close entirely [9]. Other sites have tightened their performer verification and uploading policies, introducing Terms of Service that are both increasingly vague and increasingly strict, as well as face scanning and other identification systems. Sex workers resisted [10] but Mastercard moved ahead. Since the changes were announced, we've seen anecdotal reports of the devastating impact this has had [11], but no formal or wide-scale study has been conducted.

The goals of this research were twofold: to measure the impact of Mastercard's policy on online sex workers in more quantifiable terms, and to investigate if some kinds of performers and some kinds of content are being disproportionately affected.

Methods

A short survey was developed by Dr. Val Webber, a researcher in community health and sexuality with 15+ years experience working in the adult industry. The survey was refined in consultation with online sex workers, adult industry advocates, & queer research community members.

Ethics approval was granted November 29 2021 by Memorial University of Newfoundland and Labrador's Interdisciplinary Committee on Ethics in Human Research (# 20180439-ME). The survey was built using the research platform, Qualtrics, and launched via Twitter on November 30 2021. It remained open until January 15 2022. A total of 117 surveys were completed.

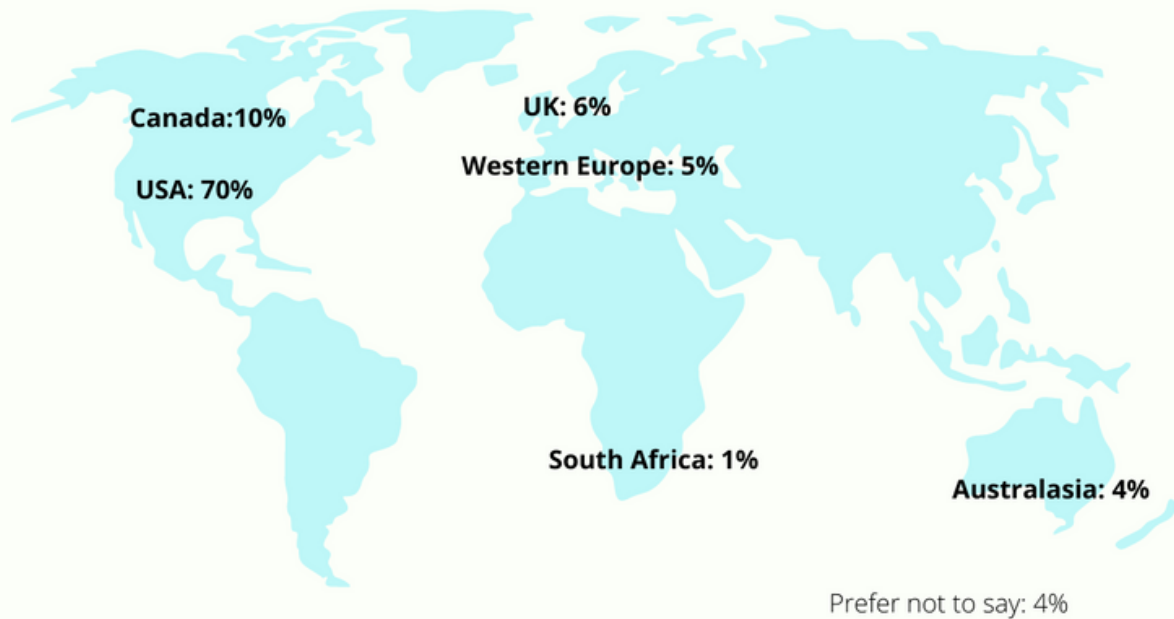
Both percentages and total number (N) of respondents are listed where totals are more than 100% (because for several questions, respondents could choose more than one option). Otherwise, only percentages are listed. Percentages have been rounded to whole numbers or one decimal place. Direct quotes are drawn from responses to open ended text box questions.

Thank you so much to all those who participated!

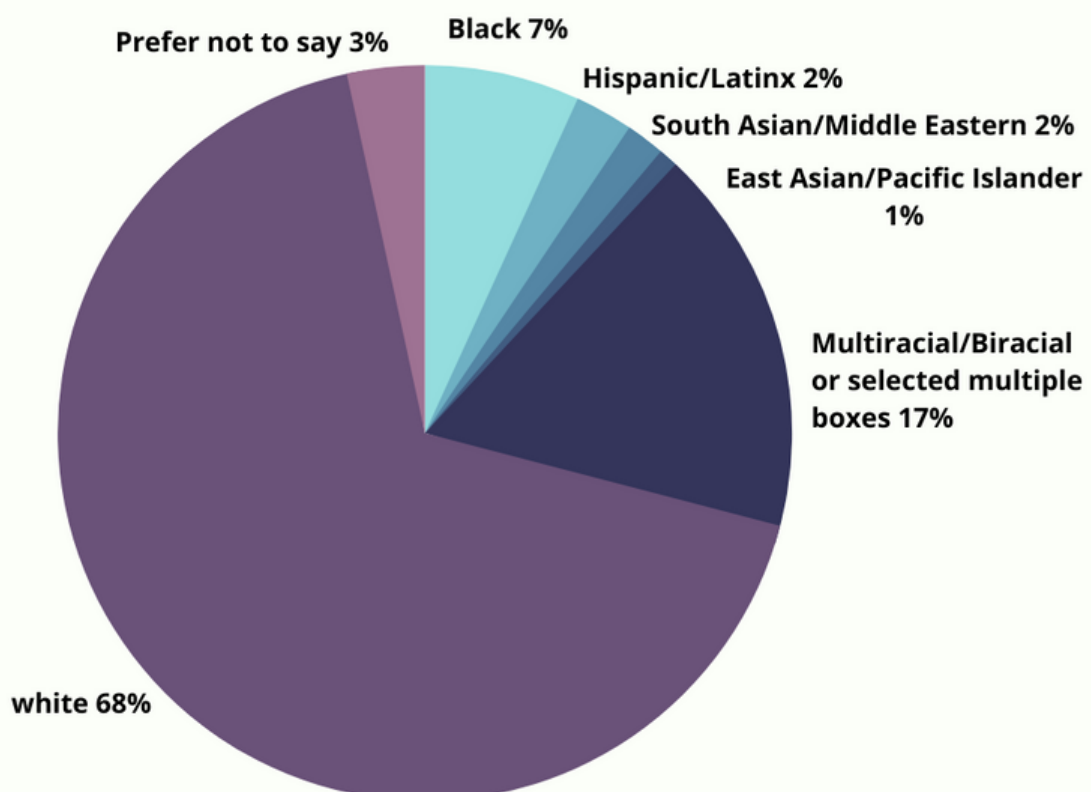
Demographics

Who answered the survey?

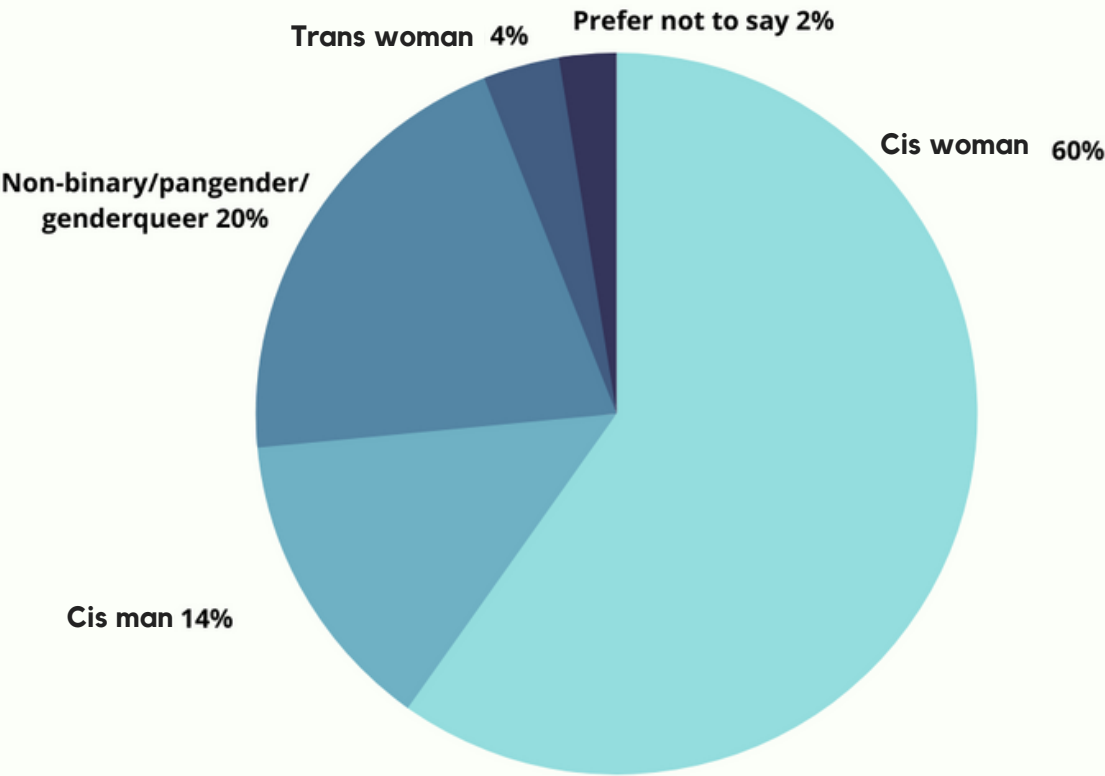
LOCATION



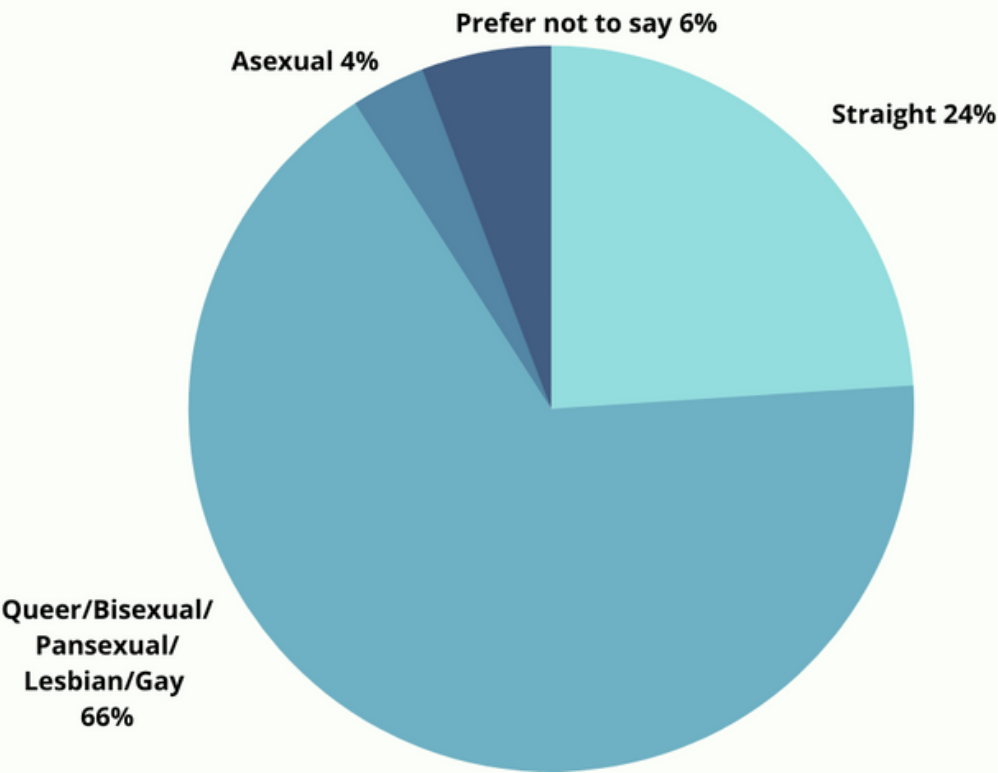
RACE



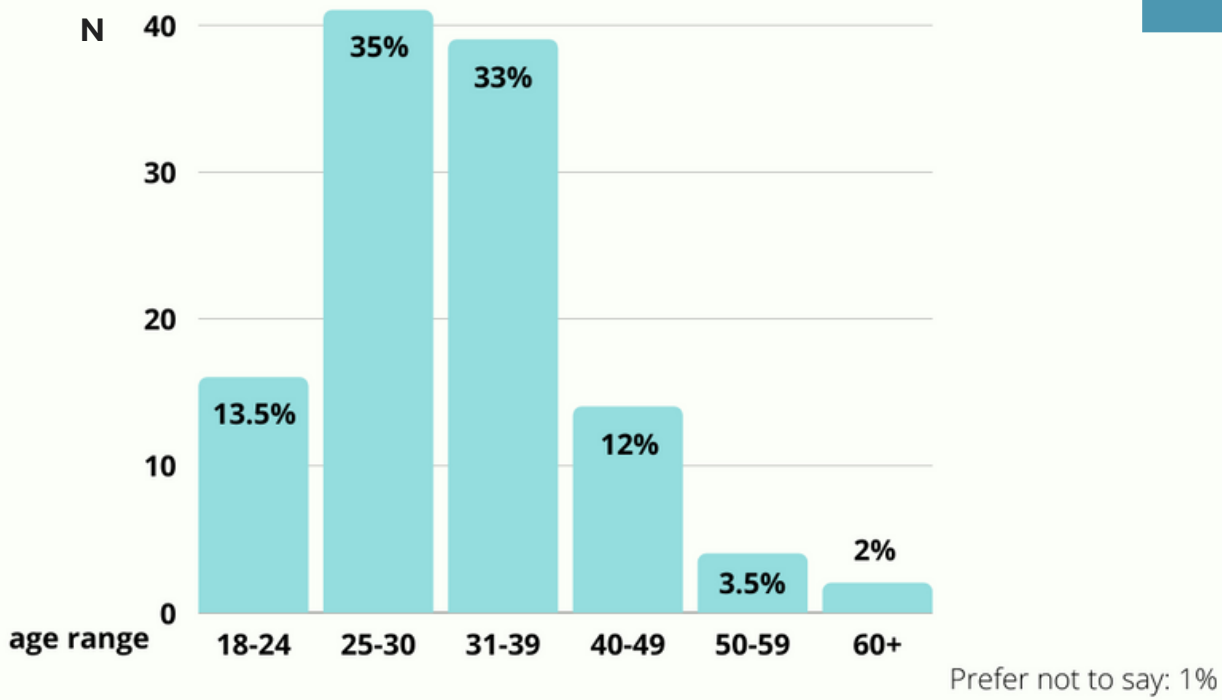
GENDER



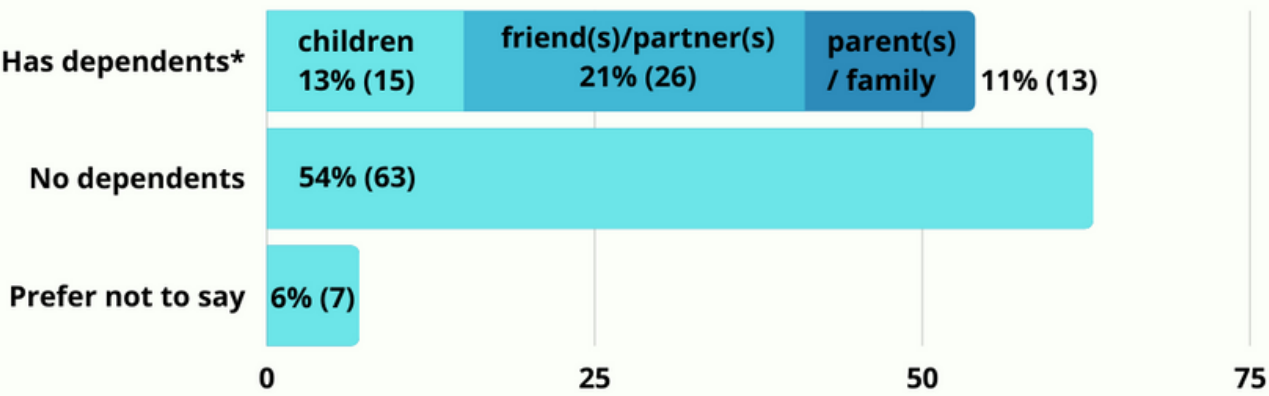
SEXUALITY



AGE



DEPENDENTS

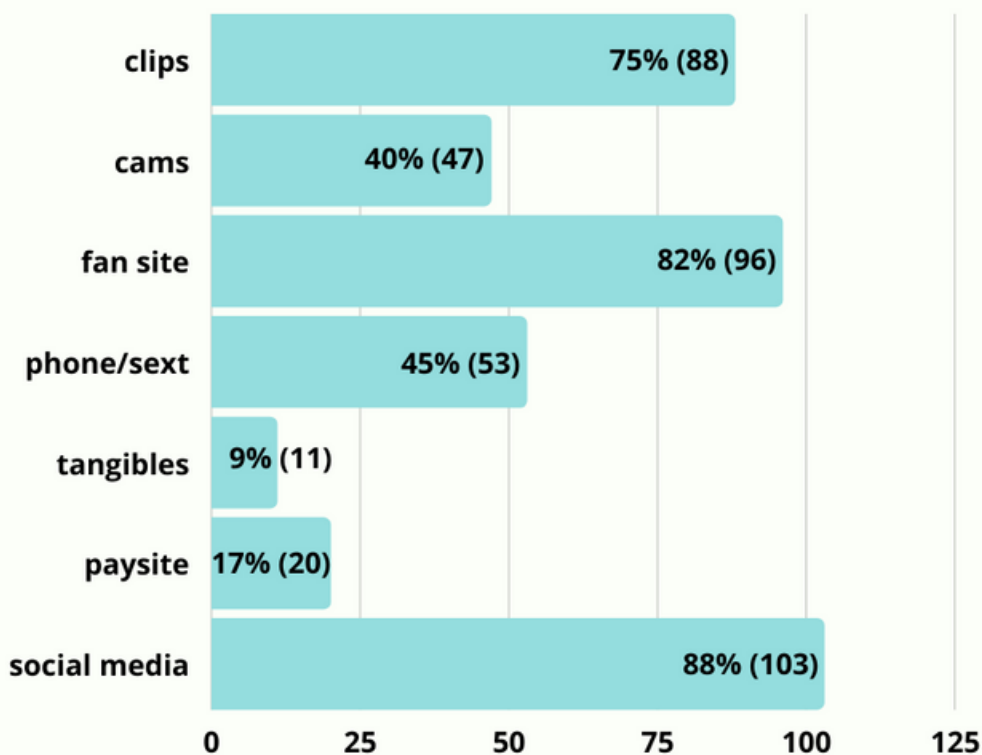


Note: Percentages add up to more than 100% because 5 respondents selected multiple categories of dependents

Income sources

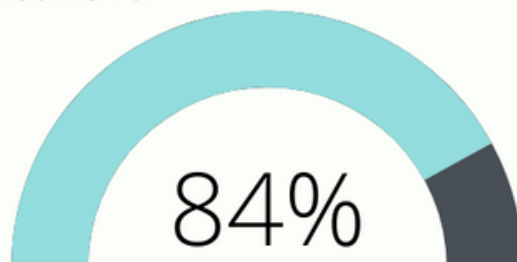
What platforms do respondents use, and how important is that income?

PLATFORMS USED



Note: Respondents could choose multiple platforms so total is greater than 100%

Online adult platforms are a **main** source
of income for



of respondents

Policy impacts

How have respondents been impacted by Mastercard's policy?

OVERALL IMPACTS

Overall, 105 respondents (90%) reported suffering at least 1 **detrimental impact** as a result of Mastercard's policy: having an account flagged or closed, having to collect updated ID, having to remove content for thematic or redundant documentation rules, delays when having to reupload material for review, payment interruptions, or having a merchant account closed.

Nearly half of respondents (49%) suffered 4-6 different detrimental impacts.



ACCOUNTS FLAGGED & CLOSED

68 respondents (58%)
had one or more of their
accounts* **flagged**



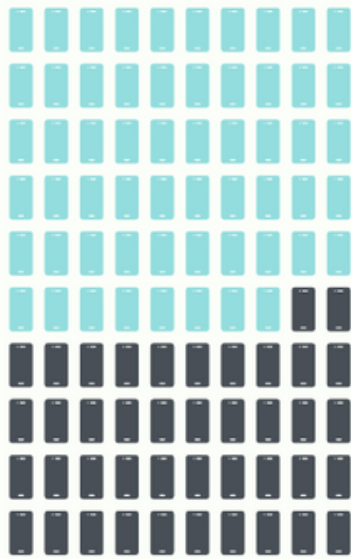
37 respondents (32%)
had one or more of
their accounts* **closed**



*cam, clips, fan site,
phone, sext, and/or
tangibles account

CONTENT REMOVAL

49 respondents (42%)
had to **remove** content
because they could not
meet redundant ID
requirements



"Some sites are requiring the backs of IDs, which back in 2010 when I started I never was told I needed"

"I lost all my income from modelhub when mastercard and visa both pulled their cards & I was a pretty good rank [...] for a nobody trans girl like myself, I thought, hehe. [...]
[Now there are] **endless hoops to jump through to get verified** on a new site, where it can all just happen again. It's been extremely disheartening to say the least"

Many respondents elaborated on the **ID, verification, and documentation requirements**:

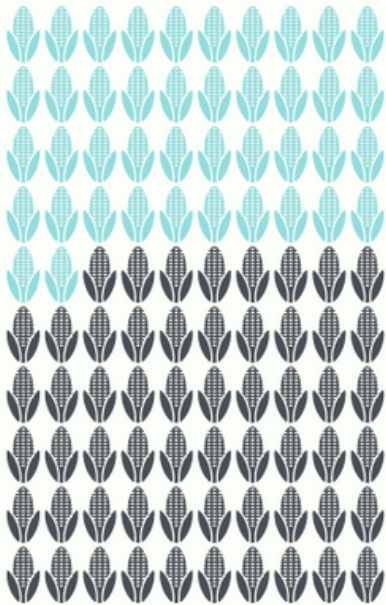
"I am absolutely for following all federal guidelines which include making sure the models are over 18 at the time the content is filmed, making sure they consented (signed a model release), and not releasing content that is deemed obscene by state and federal regulations. But telling me I can't post a scene I own the rights to because I don't have a copy of the person's current ID is ridiculous. She was 18 when I filmed the movie, she didn't suddenly get **less 18** over the last 10 years"

"Requiring sites to keep the private information of ourselves and everyone we work with is a huge security issue, especially since we legally are required to already keep this info ourselves. Any breach in security not just **risks our safety** but that of everyone we work with"

"It's much more work to do all new paperwork and online verification systems for old and new content, **on top of the old paperwork**, for less pay"

CONTENT REMOVAL

68 respondents (58%)
had to **remove**
content because the
theme or topic is
banned



"They are labeling **totally consensual** scenes with model releases, IDs, and professional models as 'non-consensual' due to themes in the plot/storyline. I don't think most people realize this"

Those who indicated that they produce **Fetish/ Roleplay** and/or **Kink/BDSM** content were **1.4** times more likely to have content removed because it violated theme restrictions than those who do not produce this kind of content.

Those who produce **Queer** content were **1.5** times more likely to have to remove content for theme violations.

As one respondent said, they had to remove "anything one step away from vanilla". Another had to remove "basically everything that wasn't solo work with a toy, which was almost 60% of my content".

Many performers wrote about the discrimination, kink shaming, and troubling censorship entailed by regulations that target sexual interests that are considered non-normative or atypical:

"My content is fantasy narratives that involve consenting adults. The fact that a vampire can use hypnosis on television to enthrall someone but I can't do that same scenario in porn is **absurd**"

"I hate that I have to turn clients away for niche fetishes that are now banned and it feels like **kink shaming**, which goes against the whole reason I got into the industry: to give people a safe space to explore their kinks"

The most frequently mentioned **types of content that had to be removed** because of them were:

- Heavy BDSM & CBT
- "Hypnosis"/"Brainwash"/"Mindfuck"
- Implied intoxication ("Intox")
- CNC/"Forced bi"/"Kidnapping"
- Findom & "Blackmail"
- Fluid play
- Vampire & Halloween themes
- Large Insertions



It bears repeating that these forms of content are **consensually produced make-believe roleplays**. No actual coercion is involved. Often the content is also solo produced/POV, i.e. the person performing is also filming, producing, & uploading their own image themselves.

"I had to cut off high paying customers for **consensual acts** that are now against the rules"

"It has made me have to alter the TYPE of content I make. The majority of my content is solo performer and non nude, non penetration. In other words, me talking to the camera about dirty things. The most nudity there is, is usually my breasts in pasties. I wear more clothing than most pop stars and simply TALK to a camera. So WHY am I having to change SO MUCH content?

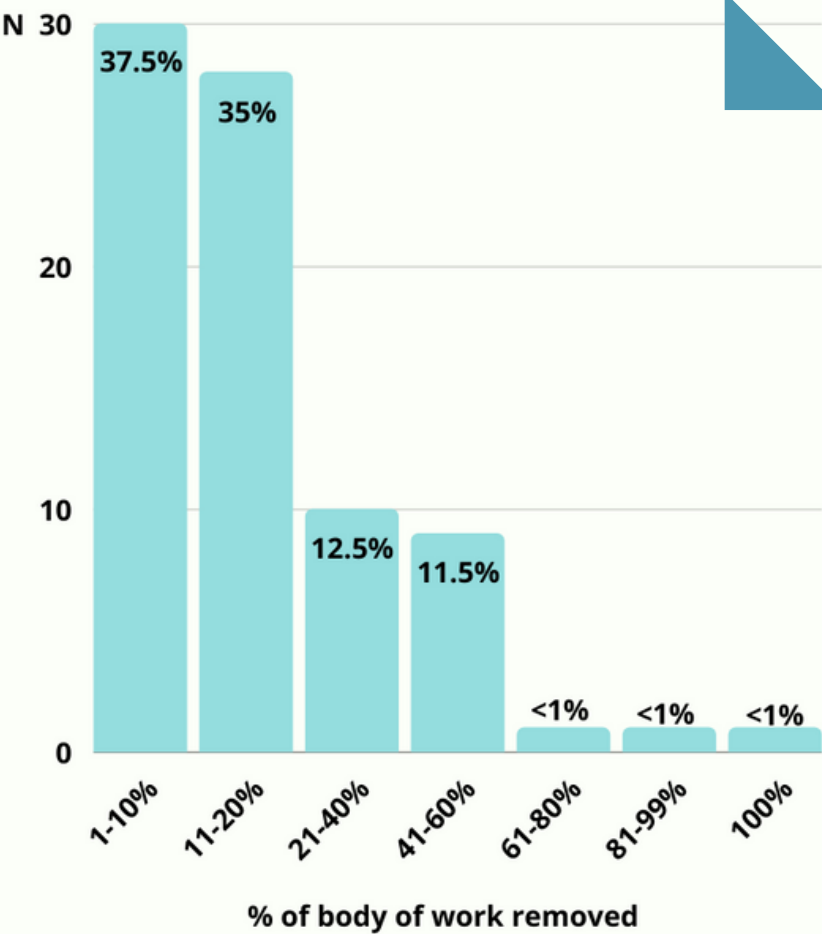
The literal censorship of terms and ideas"

"I'm just depressed and beaten down about it. Hypnosis fetish took off for me in 2020 and **it's mostly silly role-playing** that isn't harmful at all. Filters with spiral eyes, pretending to walk with zombie arms etc. Hypnosis is banned on all platforms and being heavily enforced now [...] In the last 2 years I've had to diversify, adapt and platform switch to accommodate these changes far more than in the last 8"

BODY OF WORK REMOVED

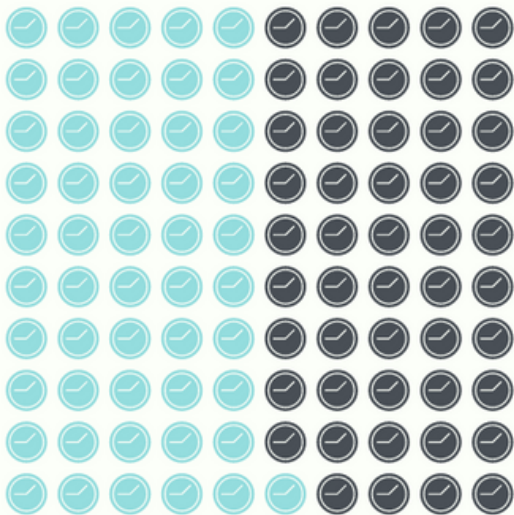
Among those who had to remove content, 15% had to take down **over 40% of their work**

"Content moderation has caused unpredictable delays in getting our videos posted, with some being rejected for random reasons even though they comply with all stated rules. Delays can be several days or more"

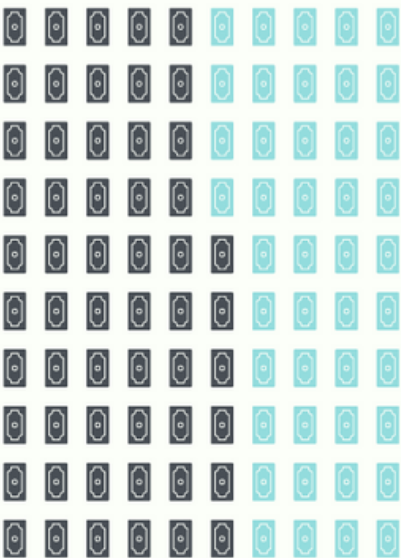


UPLOAD DELAYS & PAYMENT INTERRUPTIONS

57 respondents (49%) experienced **long delays** when having content reviewed or reuploaded

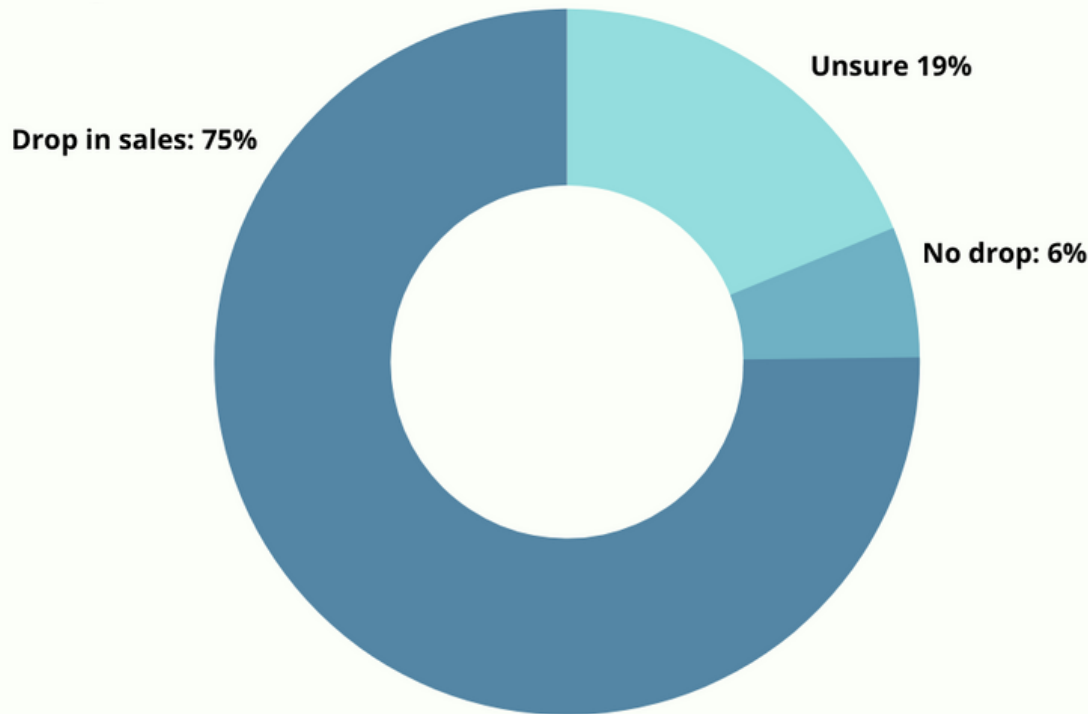


66 respondents (56%) experienced **payment interruptions**



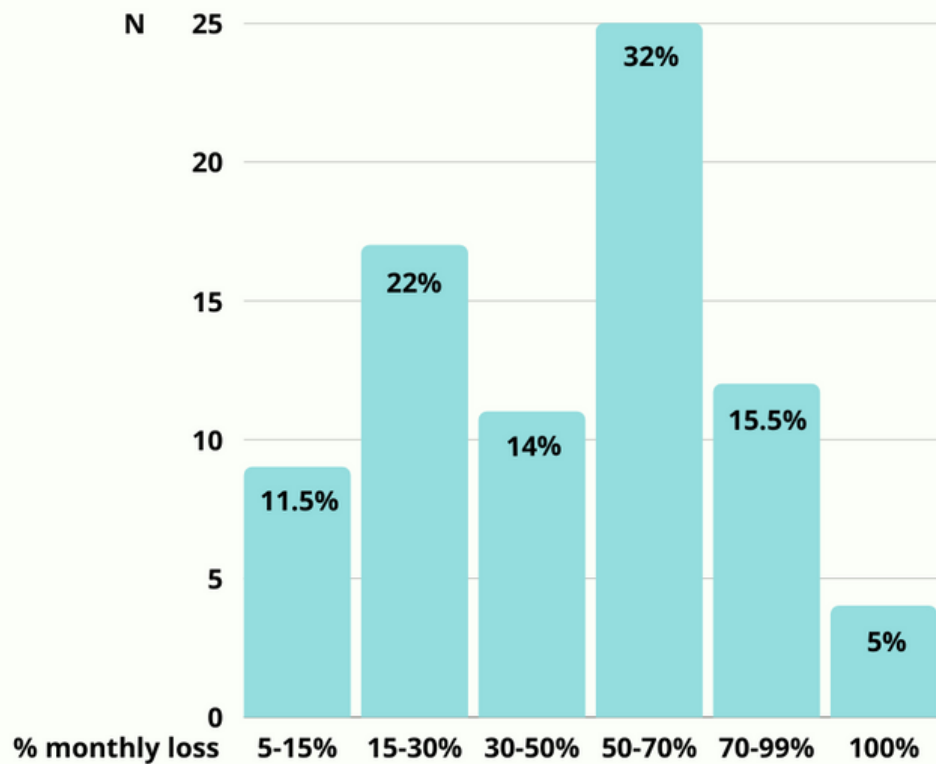
DROP IN SALES

88 respondents (75%) have noticed a **drop in sales**



INCOME LOST

Among those who had a drop in sales, over half lost **50% or more of their monthly income**



Many respondents also noted a **decrease in traffic, spending, and engagement**, due to a **lack of customer confidence** as sites seem unstable and unpredictable:

"When OnlyFans announced their removal of adult content, **half my subs left**. I have had to rebuild that all back on my own, and so many still don't trust the site"

"I make very little money, about \$500 per month. When OnlyFans threatened to remove adult content, the resulting unease from customers led to more of my subscribers leaving. Even a \$20/mo hit was noticeable"

"It scared off my customers or made them have to choose to move to a new platform, and not everyone is willing to try a new platform"

"I lost subscribers who thought my accounts would be shut down, prematurely, when announcements were made by MasterCard, OnlyFans, and AVNStars"

"Cannot get fans to trust platforms again. A lot of buyers are no longer buying. **Piracy of my content has skyrocketed**"

"Not only the loss of income from having to remove content but the **fear of customers losing content** they've purchased has halted sales to a lot of models"

"If I didn't have loyal fans who were willing to go above and beyond to change payment methods and sites etc, I'd have lost everything. I'm one of the lucky ones"

WORK-RELATED STRESS

Respondents reported that since the Mastercard policy came into effect, their **work-related stress and anxiety**:

Has increased a lot
(67%)



Has increased somewhat
(27%)



Has stayed the same
(4%)



of respondents said the impact of the Mastercard policy has affected their ability **to make ends meet**. Many elaborated:

"I have had to go back to gig food service work to make ends meet, which has been **horrible for both my mental and physical health**"

"I am currently halfway through my masters degree and am already struggling with 60-hour weeks with school and work. 60% of my 2020 salary had to go to tuition and taxes: I never had room to lose any income"

"Can't pay rent on time, can't heat house AT ALL over winter, can't pay for food"

"I'm living paycheck to paycheck, and have no savings anymore"

"I've almost drained my emergency savings this year to make up for it. I've cut expenses where I can. Now I'm thinking of moving somewhere cheaper in case they take even more from us. I also help support my elderly mother and haven't been able to nearly as much as before the Mastercard rules went into effect"

"The rapid changes have me more worried about my future in the industry, especially as I wasn't making ends meet before I started doing porn, and I was struggling with my health due to the demands of working full time while chronically ill. **Porn gave me full time income but with a freer schedule for doctor's appointments, treatments, and self-care.** It's much harder to work independently, and I'm more dependent on third parties. This happening during a pandemic where other forms of work are more dangerous just multiplies the stress. [...] **I can't express how much I hate this**"

"I am a chronically ill 42 year old woman with ADHD, treatment resistant depression, severe anxiety disorder, and C-PTSD. I help caretake for my disabled military veteran husband with PTSD who is also mentally ill & on disability due to the failed spinal surgeries. I entered SW at age 40, just a few months before the pandemic. I was/am no longer capable of working full-time outside the house due to my mental & physical health. SW allowed me to make literally 2-4 times more than I ever made working full time in business & retail management, and with better overall health. **I had hope again for the first time in almost 20 years.** Now I am down to making \$500/month and if I cannot manage to get the same traction elsewhere, am facing having to make myself VERY ill -- very possibly to the point of hospitalization -- by working in the mainstream workforce, where I am no longer capable of working more than a minimum wage job. **This has been 1 of the most gutting experiences of my adult life**"

For some, the loss of online income has meant returning to or taking more **in-person work** and risking COVID-19 infection:

"Had to go back to **dancing** because I took at least 1/3rd of a hit to my income"

"My online sales have slowed significantly [...] As a result, I have had to do more **in-person work** to make up the shortfall"

"Just extreme levels of stress, & having to go back to in-person sex work, during a pandemic **is terrifying**"

"I rely much more heavily on offline bookings [...] I'm considering brothel work or an extra non-sw job, but I'm **high risk for COVID** and very anxious about this"

The overall atmosphere is one of extreme **unpredictability**, **uncertainty**, and **precarity**:

"I feel like **the walls are closing in** on sex workers who are simply trying to make a living, or supplement other low paying jobs. During the pandemic, **my fan site was a lifeline. Now that is being taken away**"

"I'm currently watching sites fold under the pressure of these new rules and it's stressful working in an environment where the rules are changing so often. I don't know if I'll be on the same sites next year. **It's scary**"

"It's like right now everything is super delicate and every site has a different approach to the same rules, **I feel so insecure** about future changes"

"This has introduced an additional level of uncertainty, at a point where **my other streams of income are also uncertain due to covid**. I don't know if sites will fold, further reducing my earnings"

"I have a significant amount of **fear** that the platforms I've used for a decade will suddenly not be able to make money or pay me"

"Stress stress stress stress stress"

"So many new fansite-style companies are coming out of the woodwork, possibly to scam us, that it's hard to trust them too. It seems like all we can really do is cling to what we already have and **hope for the best**"

"I really don't know if I will have access to the platforms I use to pay my rent and other bills in the near future. This causes me **incredible anxiety**"

RELATIVE RISK ANALYSIS

Content moderation and payment policies harm people unevenly and disproportionately. In this survey, some groups of performers or types of production were **hit harder** than others:

- Those who produce **BBW/BHM/Fat** content were **1.73** times more likely to have suffered multiple (5+) detrimental impacts than those who do not.
- **Black performers** were **1.44** times more likely to have suffered multiple (5+) detrimental impacts than white performers.
- **Other performers of colour** were **1.32** times more likely to have suffered multiple (5+) detrimental impacts than white performers.
- Those who produce **Queer** content were **1.71** times more likely to have suffered multiple (5+) detrimental impacts than those who do not produce this kind of content.
- Those who produce **Fetish/Roleplay** and/or **Kink/BDSM** content were **1.56** times more likely to have suffered multiple (5+) detrimental impacts than those who do not produce this kind of content.

"If these policies continue
-- or worse, expand --
so many will lose their only chance at independence
or to sustain themselves and their dependents.
The most marginalized people are already suffering
and dying, especially disabled people"

Summary

"I've felt hopeless and unheard by not only credit card processing companies, but the general public and media too"

1

Payment processors, and the online platforms that rely on them, exercise enormous and increasing control over sex workers' livelihoods and over what forms of sexuality can exist on the internet. Mastercard's newly updated adult content policy is a recent example of this overreach.

2

The announcement and passage of Mastercard's policy has had a detrimental impact on sex workers', porn producers', and adult content creators' ability to earn a living. Workers who are BIPOC or make kink/fetish, queer, trans, or fat content have been especially impacted.

3

Sex workers, porn producers, and adult content creators care deeply about ensuring that content is consensually produced by adults. But current policies create redundant documentation requirements that risk worker privacy, without addressing the main sources of CSAM, trafficking, and non-consensual imagery [12]. Sex workers need to be centred in relevant decision-making, both to provide valuable insight and to prevent harmful consequences of ill-informed policy.

4

Discriminatory financial and platform policies violate sex workers' human and civil rights and infringe on people's sexual freedoms. More needs to be done to monitor and take seriously the impacts of these policies after they are passed, so that negative outcomes can be corrected and further harms can be prevented.

References

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- [2] [Tess Herrmann & Scarlett Redman \(2021\) Payment Rejected; Natasha Tusikov \(2021\) Censoring Sex: Payment Platforms' Regulation of Sexual Expression; LaLa B Holston-Zannell \(2021\) PayPal and Venmo are Shutting Out Sex Workers, Putting Lives and Livelihoods at Risk; Kate D'Adamo & Spender Watson \(2021\) Shut Down & Shut Out: Access to Financial Services and Online Payments for Sex Workers in the U.S.; Samantha Cole \(2020\) 'War Against Sex Workers': What Visa and Mastercard Dropping Pornhub Means to Performers; Michael French \(2019\) PayPal Axes Payments for Pornhub Performers, Hurting 'Thousands'; Violet Blue \(2015\) PayPal, Square and Big Banking's War on the Sex Industry](#)
- [3] [Danielle Blunt & Zahra Stardust \(2021\) Automating Whorephobia: Sex, Technology and the Violence of Deplatforming; No Author \(2021\) Multi-stakeholder Dialogue on Consent and Safety in Adult Content Distribution](#)
- [4] [Melissa Gira Grant \(2021\) The Real Story of the Bipartisan Anti-Sex Trafficking Bill That Failed Miserably on Its Own Terms; Jennifer Musto et al. \(2021\) Anti-Trafficking in the Time of FOSTA/SESTA: Networked Moral Gentrification and Sexual Humanitarian Creep; Lura Chamberlain \(2019\) FOSTA: A Hostile Law with a Human Cost; Elliott Harmon \(2018\) How Congress Censored the Internet; Gustavo Turner \(2021\) The New War on Porn: How Moral Crusaders, Mainstream Media and Politicians Are Gunning for XXX; Samantha Cole \(2021\) The Crusade Against Pornhub Is Going to Get Someone Killed; Elizabeth Nolan Brown \(2020\). Pornhub Isn't the Problem. That Won't Stop the Politicized Crusade Against It](#)
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- [7] [Mastercard Revised Standards for Adult Content Merchants](#)
- [8] [Samantha Cole \(2021\) OnlyFans Says It Will Suspend Porn Ban](#)
- [9] [AVN \(2021\) AVN Stars, GayVN Stars to Discontinue Monetization Features; AVN \(2022\) AVN Stars, GayVN Stars to Close on April 1st](#)
- [10] [Sex Work Banking #AcceptanceMatters](#)
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- [12] [Human Trafficking Institute \(2021\) 2020 Federal Human Trafficking Report; U.S. Government Accountability Office \(2021\) Sex Trafficking: Online Platforms and Federal Prosecutions; Kim Lyons \(2020\) As Platforms Get Better at Detecting Child Abuse Videos, They're Finding More of Them](#)

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