

COMPLIANCE DEPARTMENT BAD WORD CHECKLIST - BRAM

MasterCard runs a Business Risk Assessment and Mitigation (BRAM) program which restricts merchants posing significant fraud, regulatory or legal risk from using the MasterCard system. In other words, any violation of the BRAM categories, will most likely lead to termination of your account and potential penalties from the card schemes.

To fall in to the BRAM merchant monitoring program is not something you want to do and is seen as a 'deadly sin'. You want to do whatever it takes to stay out of that. Once your site has been flagged by G2 who is operating the BRAM scanning for MasterCard, your site will be on a watch list which can be compared to the chargeback monitoring programs.

In the adult industry, the BRAM program monitor the following BRAM violating categories which is strictly prohibited by Visa, MasterCard and Zombaio:

- Drugged/Incapacitated
- Rape/Brutality
- Bestiality
- Blood/Mutilation
- Pedophilia
- Incest
- Necrophilia

MasterCard (G2) and Zombaio perform web crawling, monitoring merchants' online content, as part of a continues effort to shut down merchants which are caught violating any BRAM category.

Penalties can be up to USD \$250,000 per site!

The web crawlings first part is automated based on specific regulation in the words found in text and pictures (OCR scanning). The second part is manual wher an compliance officer review the result found in the automated process.

An previousley flagged site will ALWAYS be manually reviewd so that "hidden" descriptions in JavaScript etc. can be found. This is done daily, weekly and/or monthly.

UNITED STATES

800 WEST EL CAMINO REAL
SUITE 180
MOUNTAIN VIEW, CA 94040
UNITED STATES

UNITED KINGDOM

PINEWOOD CHINEHAM BUSINESS PARK
CROCKFORD LANE, CHINEHAM
BASINGSTOKE RG24 8AL
UNITED KINGDOM

SWEDEN

TRADE CENTER
KRISTIAN DEN IV:S V 3
SE-30250 HALMSTAD
SWEDEN

To stay compliant with the BRAM program, you as a Zombaio merchant or sponsored merchant need to make sure the following words can't be found on your site, in the links, movie titles, video description, pictures and / or the video (venue).

Make sure you scan your content / database frequently to make sure the following words DON'T appear on any site processing with Zombaio.

Keyword	Status	Category	Alternatives or Details
Alcohol	Non compliant	Drugged/Incapacitated	All variations: drink, liquor, etc.
Asphyxia	Non compliant	Rape/Brutality	All variations: asphyxiate, asphyxiation, etc.
Bestiality	Non compliant	Bestiality	
Bestiality	Non compliant	Bestiality	
Bled	Non compliant	Blood/Mutilation	
Bleed	Non compliant	Blood/Mutilation	All variations: bleeding etc
Blood	Non compliant	Blood/Mutilation	
Brutality	Non compliant	Rape/Brutality	
Brutalization	Non compliant	Rape/Brutality	
Child	Non compliant	Pedophilia	All variations: children etc
Chloroform	Non compliant	Drugged/Incapacitated	
			Watch for all forms of incapacitating drugs being taken by or implied to be taken by performers. All need to be banned, especially when drug is administered by another person (e.g. date rape drug)
Drugged	Non compliant	Drugged/Incapacitated	
Drunk	Non compliant	Drugged/Incapacitated	All variations: drunken etc
Force	Non compliant	Rape/Brutality	All variations: forced, forces.
Forcing	Non compliant	Rape/Brutality	
Hypnosis	Non compliant	Drugged/Incapacitated	
Hypnotize	Non compliant	Drugged/Incapacitated	All variations: hypnotized, etc
			All variations: Incapacitated, incapacitation etc
Incapacitate	Non compliant	Drugged/Incapacitated	
Incest	Non compliant	Incest	
Infant	Non compliant	Pedophilia	
Intoxicate	Non compliant	Drugged/Incapacitated	All variations: intoxicated, etc
Intoxication	Non compliant	Drugged/Incapacitated	
Molest	Non compliant	Rape/Brutality	All variations: molestation, molested, etc
Murder	Non compliant	Blood/Mutilation	All variations: murdered, etc.
Mutilate	Non compliant	Blood/Mutilation	All variations: mutilated, etc
Mutilation	Non compliant	Blood/Mutilation	
Necrophilia	Non compliant	Necrophilia	
Passed out	Non compliant	Drugged/Incapacitated	
Pedophilia	Non compliant	Pedophilia	
Rape	Non compliant	Rape/Brutality	All variations: raped, raping, etc
Sedate	Non compliant	Drugged/Incapacitated	All variations: sedation, sedated, etc

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Sleep	Non compliant	Rape	All variations: slumber, be asleep, etc
Tentacle	Non compliant	Bestiality	All variations: tentacles, etc
Unconscious	Non compliant	Drugged/Incapacitated	
Underage	Non compliant	Pedophilia	(Allowed in terms and conditions only for legal definition of content not suitable for underage people, or that no model were underage the date of the photo shoot)
Unwilling	Non compliant	Rape/Brutality	(Allowed in terms and conditions only for legal definition of unwilling to follow an agreement)
Violate	Non compliant	Rape/Brutality	All variations: violation, violated, etc (Allowed in terms and conditions only for legal definition of violating an agreement)

*) This list updates frequently, keep yourself updated and download the latest list in ZOA in the help section.

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