Sex Work Banking #AcceptanceMatters

We demand banks and financial institutions like MasterCard end discrimination instead of simply using our culture in ad campaigns

Today We Demand Real Acceptance

September 1st, 2021

We, the undersigned, are 1437 sex workers, LGBTQ & QTPOC workers, adult content creators, erotic artists, pornographers, sex educators, and other workers directly impacted by MasterCard's discriminatory practices as well as our supporting stakeholder organizations and allies.

Today we demand you pause <u>your planned adult content policies set to apply starting October 15th</u>. We ask you to consider the community you speak to in your #AcceptanceMatters campaigns before moving forward. We ask you to commit to making sure payments are actually accepted at our businesses instead of offering superficial support.

The LGBTQ + QTPOC community has a unique stake in sex work, which is both overlooked in your materials about LGBTQ+ businesses and directly discriminated against through your actions defunding and restricting adult industry workers.

Every major LGBTQ+ advocacy organization has an explicit position supporting the full decriminalization of sex work as a matter of LGBTQ+ rights, including Lambda Legal, the National Center for Trans Equality, The National LGBTQ Task Force, the National Center for Lesbian Rights, and numerous other state and national LGBTQ+ organizations. Sex worker rights to economic security are an LGBTQ+ equity issue.

While your ad campaigns focus on the individuals seen as most respectable to mainstream society, the most marginalized in our communities that are among the workers you spurn.

According to studies, <u>10-19%</u> of <u>all trans people</u> have <u>traded sex</u> for income or resources. Black and Black Multiracial trans survey respondents report <u>as high as 40-47%</u> have <u>traded sex</u>. An under reported statistic from 2015 showed 26.4% of *all* sex trade participants <u>self reported as transmasculine</u> and among trans workers 30% of those interviewed identified as non-binary.

People who lose jobs due to transphobia are <u>3 times more likely</u> to engage in sex work. A Covid-19 survey showed <u>13% of *all* LGBTQ+ respondents worldwide</u> reported engaging in sex work. And it's worth noting these studies focus on in person sex work – an even greater percentage of queer people create sexual content for legal platforms or use sexuality in their art and are still discriminated against.

This intersection has deadly consequences – analysis of known data indicates that <u>62% of murdered</u> <u>transgender and gender-diverse people</u> whose profession was known were sex workers. 48% of trans women who have engaged in sex work <u>have experienced homelessness</u>. Some cities report <u>40-50% of</u> <u>homeless young people</u> are LGBTQ-identified and thus <u>much more likely</u> to trade sex for shelter. LGBTQ+ workers are also <u>more likely to be negatively impacted by losing resources</u> like <u>payment</u> <u>platforms and banking</u>.

Banks make statements about care for harm and communities, but their actions really revolve around decreasing their civil, criminal, and public relations liability. They do this by debanking large swathes of businesses and workers. But when the entire banking industry discriminates, this leaves debanked workers without access to *everything* banking is required for: housing, credit, insurance, education, and numerous other necessities.

Policy Impact

Policies that impact queer sex workers also impact all queer content creators from <u>comic artists</u> and <u>game creators</u> to <u>sex educators and academics</u>. All of society suffers from restrictions on consensual sexuality and speech, <u>increases in surveillance</u>, and misdirection of resources that should help the most vulnerable.

These policies have been created through a decades long collaboration between <u>financial companies</u> <u>like MasterCard</u>, <u>governments</u> and <u>religious organizations</u>.

The discussion, since as far back as <u>the White Slave Traffic Act of 1910</u> through the idea of <u>"modern</u> <u>slavery</u>" today, is dominated by those interested in <u>further marginalizing Black Americans</u> as well as other LGBTQ+ individuals.

MasterCard had *no meetings* with sex-working stakeholders before announcing new policies, but had https://www.acceptancematters.org/[9/1/2021 3:20:21 AM]

multiple meetings with anti-LGBTQ/anti-sex work group NCOSE (previously called Morality in Media), who awarded MasterCard a "corporate leadership award" for their cooperation in crafting discriminatory policies and with Exodus Cry, an organization putting out dangerous lies for their crusade.

<u>MasterCard defunded BackPage</u>, denying the platform credit card payments, sending independent sex workers into <u>more precarious situations</u> and setting the platform <u>up for seizure</u> and <u>money laundering</u> <u>charges</u> as it scrambled to survive. MasterCard's actions were among those used to press for SESTA/FOSTA, <u>which decimated our communities</u>.

Mastercard's #AcceptanceMatters Campaign

Alongside these actions against consensual sex work – which many of our communities rely on to survive – MasterCard spent tens of thousands of dollars hiring ad firms, advertising their positive relationship with the LGBTQ+ community to a largely receptive straight public through <u>hashtag</u> <u>campaigns</u> like <u>#AcceptanceMatters</u>. For this, MasterCard won multiple <u>advertising awards</u>.

But did this "support" help us or center a big company in moments that should be ours? On the day gay marriage was won, did MasterCard seek to give us a larger platform or promote itself? From your award submission materials:

"Rather than waiting until the official Supreme Court announcement, we decided to dark-post the video on Twitter & Facebook the day before and support it with paid media.

This would allow our content and the #AcceptanceMatters hashtag to build up engagement and momentum so that when the official ruling was announced, MasterCard's video would already be a Top Post in news feeds."

[It] drove a total of 8MM impressions, 2MM engagements and 3.77MM video views on Social. MasterCard received praise [...] from outlets including Ad Age, Adweek, Huffington Post, Twitter Blog, Buzzfeed and Mashable – earning over 500MM potential impressions"

Shorty Awards

While MasterCard enjoyed years of praise for rainbow branded campaigns, LGBTQ+ Sex Workers continued <u>experiencing losses</u> in the banking war on porn MasterCard leads. In 2016 we documented <u>over 150 different banks, payment platforms, and other platforms</u> that explicitly discriminate against sex workers – a number we think has doubled today <u>if you include all the site closures that followed</u> <u>SESTA/FOSTA</u>.

Selective Enforcement – Facebook and CSAM

These policies are <u>sold by MasterCard as addressing abuse</u> on adult sites, but according to all available statistics, so called "safe for work" sites like Facebook account for the vast majority of CSAM (child sexual abuse material) online – <u>with Facebook reporting 20 million instances of CSAM in 2020 alone</u>. Rather than adult content sites being the sites of the most abuse, Facebook is believed to be responsible for <u>hosting 94% of all CSAM</u> found online.

Facebook also has a business practice of hosting advertising alongside user posted content, but <u>only</u> <u>porn sites are said to "profit off CSAM"</u> – something that is patently untrue considering their small rates of this content and the incidental advertising alongside it compared to the large costs to moderate such content off their sites. The intentional focus on porn is part of <u>a religious campaign against</u> <u>expression</u> with <u>deadly consequences</u>.

Recently, <u>MasterCard repeated history</u>, removing payments <u>from independent models on PornHub</u> and has taken things a step further, rolling out new policies that do not target the majority of abuse online (which is well documented to be on "safe for work social media sites") instead only applying to adult content. These policies, set to take effect on October 15th, have numerous serious problems and <u>will result in a major chilling effect and destruction of many ways of working</u> for LGBTQ+ sex workers and other impacted parties.

MasterCard said the company "<u>found illegal content</u>" on PornHub, to justify <u>defunding independent</u> <u>models who posted verified content</u>, but again, it's well known this kind of content exists <u>on every</u> <u>single website</u>. PornHub was actually relatively successful in moderating this content off the site, and according to audits from Internet Watch Foundation there were <u>only 118 instances of such content</u> for a period that Facebook reported <u>over 84 million</u> instances.

This shows us adult content is discriminated against unfairly while the majority of abuse goes ignored. MasterCard's policies are intentionally written to require *only adult sites* to adhere to business-ending proposals like requiring paying moderators for *full pre-review of all user content*, something that is absolutely impossible in an economy where not even every sex worker makes minimum wage for the creation of such content.

We can also see that attacking consensual adult sexuality does not solve issues of harm. If the basic premise of ending porn ending harm was true, Facebook would be the safest site online because it has always banned adult content. Instead, it's one of the worst.

Both survivors of abuse and sex workers – *many of whom are the same people* – deserve better than policies that sidestep nuanced internet-wide harm reduction in favor of scapegoating a specific category of highly stigmatized labor.

#AcceptanceMatters Hashtag Takeover

Today, alongside other actions protesting banking discrimination against sex workers on September 1st, LGBTQ+ workers seize MasterCard's #AcceptanceMatters campaign to share our stories and take some power back. Join us by sharing this statement and adding your videos to the hashtag – we'll embed sex worker videos here.

This is not an endorsement of the #AcceptanceMatters hashtag, which can be seen as a <u>coldly</u> <u>calculating misappropriation of Black Lives Matter by a corporate entity</u>, but a statement that **we do not accept these PR campaigns as a substitution for ending discrimination**.

With #AcceptanceMatters filled with our stories, MasterCard will no longer be able to simply reach for the phrase, which they have invested countless dollars in, without confronting our critiques.

If MasterCard seeks to roll out a new yearly pride campaign to perform "Acceptance", without taking concrete steps to ensure their card is actually accepted as a way to pay for our labor, we will occupy that tag as well.

We invite supporters to join us in this action and share our demands.

Our Demands

<u>On MasterCard's website</u> it states "We believe in the power of listening and in the power of partnership." Today we take MasterCard up on their invitation with the following demands.

We demand an immediate halt to the plans to require new adult content policies starting October 15th.

MasterCard's recently announced adult content policy changes, which will have a massive negative impact on already marginalized communities in the middle of the global COVID-19 pandemic, should **not be implemented** without further study and the input of stakeholders.

We demand MasterCard lead by example and action.

As MasterCard goes, with policy efforts and PR campaigns, other banks follow. MasterCard must not

only set an inclusive standard, but actively bring in banking partners and the financial industry as a whole to a stakeholder-lead effort instead of hand waving away issues the company clearly seeks to influence. MasterCard must support policy to end occupational discrimination.

We demand holistic survivor-centered policy instead of narrow attacks on expression.

MasterCard must commit to centering survivors and preventing harm by ensuring all future policies are applied to all businesses, starting from identifying where harm occurs, rather than narrowly targeting consensual adult sexual expression.

We demand solutions that create stability and reduce harm instead of focusing on corporate liability.

MasterCard must join us in supporting legislation and policy that seeks to reward platforms and banks for cooperating to prevent and reduce harm, instead of debanking and deplatforming vulnerable workers out of a desire to protect the businesses themselves from liability for being aware of harm.

We demand a seat at the table.

MasterCard must work with stakeholder organizers and other banking institutions to establish an advisory committee and transparent processes to ensure industry wide policies prevent harm and exploitation, including abuse and trafficking but also through discriminatory actions such as redlining, account closure, and predatory fees.

The Evidence Behind Our Demands

We want MasterCard and those hearing about our struggle today to understand we do not have vague complaints – we have detailed researched positions that we will outlay below. The community of sex workers and other impacted parties is huge and while hearing their voices we have identified many specific issues with MasterCard's proposed policies.

Below you will find an informative section detailing some of these policy concerns. From community feedback, we have identified 25 specific issues with MasterCard's new policies and supported each item with a small essay. You can click each item to view a detailed description of the concern with citations and other supporting information.

The policies we protest today have been made based on misinformation fed to banks by organizations with an express goal of ending all commercial sexual content.

To fight back and get useful policy we must include real information. We hope this research – a report of sorts – is useful.

We Demand a Halt to Discriminatory Policies

The <u>Adult Content focused MasterCard policies</u> set to go into effect on October 15th 2021 will cause immeasurable harm to the communities of workers and survivors they propose to help.

Along with our statement today we carry to you the following issues with the policies that the sex worker community has identified. In such a diverse array of impacted parties some may value certain concerns over others – we try to bring you a sample of these thoughts to restart this conversation from a place of good faith dialogue with impacted stakeholders.

These policies are based on intentional lies, campaigns of disinformation and misleading data.

One of the most common concerns from the community is that policy is being crafted in a void of reliable data, <u>something intentionally done</u> by people with express goals other than reducing harm in the adult industry – they have the goal of <u>ending all commercial adult content</u> and <u>censoring speech as a whole</u>.

Exodus Cry, the group behind the #TraffickingHub campaign, publicly lists <u>abolishing "the commercial</u> <u>sex industry" as their goal on their tax records</u> while their greatest supporters post salacious and shocking content (even sharing actual CSAM <u>without survivors consent</u> as part of "awareness" fundraising campaigns) and threaten <u>legal action against trafficking survivors</u> who call out the hypocrisy and harm.

Anti-porn crusaders have held up PornHub as an especially abusive online site. However, PornHub has *extremely small* numbers of abuse on the platform considering the numbers of users – <u>118 instances on</u> <u>PornHub compared to 84 Million on Facebook for the same time period</u>. Writers like Nick Kristof have repeatedly written about abuse found under search terms like "young" they use in their articles, but <u>investigation of those search terms</u> (NSFW content at link) show that these performers are usually well known adult performers in mid-20s and 30s *clearly tagged* on the videos he writes about.

Statements from law enforcement, who get budgets to police this content, like "<u>the FBI estimates there</u> are 750,000 men seeking live-streamed online sex with children at any given moment" are completely unfounded but common to read during this debate. Statistics about violence on porn sites are incredibly

Sex Work Banking #AcceptanceMatters! - LGBTQ Workers to MasterCard

inflated – because the "studies" linked literally <u>call terms like "upskirt" and "oops" evidence of</u> <u>violence</u>, completely obscuring actual violence elsewhere. Such studies <u>have been debunked</u>, but the claims still proliferate.

Frankly, the narrative that these sites are full of abuse is patently false. There has been no rise in abuse evident on porn sites compared to others. While NCMEC – an org already criticised for inflating statistics and acting as if "reports" are instances of actual abuse – reported on a "rise" in abusive content on OnlyFans – a site that went from a few thousand users to over 100 million users visiting a month – was only a rise to 80, *just 80*, possible instances in a time period where Facebook reported 20 *million*. NCMEC has previously demanded sites "do more to combat prostitution" – something separate from their supposed goal of protecting children.

Adult sites actually have very little abuse for platforms of their size, meaning only that people crusading for censorship are <u>repackaging statistics that show good moderation in a veil of lies to attack</u> <u>consensual content</u> they disagree with for other reasons.

Further reading:

Lies, Damned Lies and Sex Work Statistics - Washington Post, 2014

Secret Memos Show the Government Has Been Lying About Backpage All Along - Reason, 2019

Sex, lies, and surveillance: Something's wrong with the war on sex trafficking - Engaged, 2019

The Lies This Time – Splice Toda, 2021

Op-Ed: British Journal of Criminology Study on 'Violence' in Porn - AVN, 2021

These policies ignore the majority of abuse.

According to the NCMEC's own reports, <u>CSAM is found on just about every app or service online</u>. It's a problem, but by no means a problem constrained simply to adult content sites. In fact, as we went into above, the vast majority of CSAM is *specifically on "safe for work" sites that already ban all adult material*.

To reiterate, the 100 congress people writing a letter about OnlyFans cited <u>"80 reports"</u> of possible CSAM linked to the site – in a period where <u>FaceBook reported 20 million</u>. This is an intentional misdirection of the conversation, since it's much easier to scapegoat already stigmatized adult content

performers instead of addressing the hard questions around exploitation.

<u>MasterCard's proposed policies</u> *only* apply to "Adult Content Merchants." In the light of widespread issues with non-adult sites and the success modern adult sites have had with successfully removing this content, there seems to be absolutely no need to target adult sites specifically.

Policies supposedly about abuse that intentionally sidestep the majority of abuse are a disservice to survivors of abuse and current victims that need support as much as they are an unfounded attack on innocent creators who use the platforms that are defunded.

These policies aren't needed.

Since the policies in question are built on lies, they aren't actually needed. There's no reason to specifically target sites that have, actually, done a great job in policing non-consensual content compared to other sites like FaceBook. The history shows that porn sites have already implemented robust age checking and other measures before the new MasterCard policies – so why push them now?

Likewise, there is no real need for policies to re-create systems already enshrined in law. United States adult content producers, for example, file 2257 paperwork which requires age verification checking and modern ID from all performers at the time of shooting.

This has been a law in the United States <u>since the Child Protection and Obscenity Enforcement Act of</u> <u>1988</u> – meaning the government can inspect the age records of these producers *at any time*. They simply don't need another method to do something already done!

Likewise, we already have laws to go after those who kidnap and force people to work against their will, against rape, theft, non-consensual recording and posting of content (such as laws against revenge porn.) Adult content creators support stopping these heinous crimes and holding perpetrators accountable – but those perpetrators are *not platforms and other workers who are impacted by these policies*. Rather, those perpetrators are completely separate from liability type policies that punish the platforms that already work to remove this content.

We reiterate, it's a simple lie that adult content platforms do not verify identity and consent. They already do! In the example of OnlyFans, <u>currently being targeted</u> by <u>lies saying they do not verify</u> <u>content</u>, these lies are easily disproved. OnlyFans has a complicated system requiring paperwork on everyone in an image. They also require linking an adult-owned credit card or bank account for every single user and require all users are logged in, preventing minors from creating any account or viewing any content.

If someone is not tagged, <u>the platform removes the post until the paperwork is confirmed</u>. They use <u>advanced face detection to confirm every performer is tagged</u> and manual review to confirm performers body parts are also tagged – even if it's just a hand in the picture. The reality is that these moderation practices have already caught the majority of illegal content and kept abuse to a minimum on adult sites, well under that on less well moderated "safe for work" platforms.

We simply do not need new policies to target adult content when in reality it is *the rest of the internet* that must consider how *they* will make sites as safe as porn sites already are.

These policies hurt unrelated innocents.

Since we've shown these policies are built on disinformation and target sites where harm is not actually taking place, what do these policies actually do?

They hurt unrelated innocents. When sites go down or experience banking instability, creators lose income. They can't pay their bills or for their housing. They are unable to pay for medicine, food, clothing for their children. They are evicted and pushed into greater cycles of harm.

Sex workers unable to work online move to more risky ways of work. Without large healthy platforms, they are paid less for the same labor.

The chilling effect on adult speech also causes immeasurable harm to queer communities that share adult content or simply discuss their sexuality. The banning of adult content without complicated verification systems is a blow to thousands of years of sexual expression and nude art – none of which is remotely linked to abuse of children or any other person.

Additionally, many LGBTQ+ youth, unsupported by their families, rely on online access to sexual health information in order to learn about their identities and experiences. Policies shutting down "adult content" online have silenced not just sex workers, but sex educators and LGBTQ+ organizers, as platforms scramble to stay within restrictive guidelines for online content.

Frankly, these policies, which are the opposite of targeted policies crafted in response to harm, create much more harm than they prevent. In fact, they don't really prevent harm at all since they mostly function via a liability model – they just hide or move harm so companies aren't responsible for policing it.

These policies increase existing harm.

In instances where people *are* being harmed on these sites, the policies MasterCard presents don't actually reduce that harm. They increase it.

By removing payments from sites like BackPage or PornHub, it only means that while defunding independent models, there is less of an easy to follow record to find existing victims. When BackPage went down, <u>law enforcement complained that it made it harder to recover missing victims</u>, something the site had actively worked towards in good faith.

When a transparent platform goes down, a trafficker would not suddenly release a victim. The idea that attacking consensual sex work stops trafficking has been entirely debunked. For example, after BackPage went down police reported a 170% increase in trafficking in San Francisco.

These policies hurt survivors.

The people campaigning against visible sex have hurt survivors of exploitation in the process. Many survivors are themselves workers, queer content creators. There is nothing gained in deplatforming a sex-working survivor of abuse, it does not magically mean their previous abuse has no longer happened. It just means they struggle more to support themselves now.

Surveillance and liability models hurt survivors in other ways as well. Many survivors have fought to have content posted against their will permanently deleted – but orgs like NCMEC sit on massive databases of CSAM material tagged with survivor's names and other identifying data. There is little oversight into how these databases are managed and it's unclear how survivors can get permanently removed.

Campaigns against online sexuality have also used survivors in their legal cases – telling them they can win large amounts of money by suing platforms instead of the people who recorded and posted the content. The survivors lose the cases painfully, but their tears raise money for groups like NCOSE and Exodus Cry.

The survivors used in campaigns against pornography have started speaking out. Read <u>How I Survived</u> <u>The Ant-Trafficking Movement</u> by Rose Kalemba, who supported the campaign against PornHub but was betrayed by the same campaigners when they came for OnlyFans, a site she uses to survive.

Remember: Not all sex work is exploitative and not all sex workers are victims of trafficking, but many survivors of trafficking have also done (or are currently doing) consensual sex work.

For many of them, access to consensual, legal, online sex work helps them stay away from their traffickers, fund their basic needs and medical care, and care for their children. Decriminalizing in person sex work would expand access to resources towards all workers. Policies that harm consensual sex workers necessarily harm trafficking survivors by extension, as some sex workers have also survived trafficking.

These policies create the conditions for exploitation.

These policies create the conditions for the very exploitation they supposedly fight. When marginalized people are denied an income and basic tools like banking, they end up ripe for exploitation.

LGBTQ+ individuals experience extremely high rates of homelessness and that puts them at heightened vulnerability. Instead of working to give these workers resources, policies that attack sex work take away one of the options many LGBTQ+ workers rely on.

This doesn't give them new better jobs – it simply leaves them with less than they had before. These policies focus on attacking sites independent sex workers live through – BackPage, PornHub's independent model payments, sites like OnlyFans – not creating new options for workers.

MasterCard only makes it more likely a sex worker in financial need will rely on an exploitative bigger company that can handle lawyers needed to comply or will need to work with an abusive in-person manager who promises they can find clients no longer available online.

These policies have been designed without stakeholder input, largely under pressure from religious groups and super privileged investors.

These policies are squarely aimed at the adult industry but were not created with stakeholders who stand to be impacted by them. Instead of inviting adult industry groups like APAG – the Adult Performance Artist's Guild – sex worker groups only heard of the policies after announcement while platforms were already adjusting or folding their intentions for adult content.

Sex workers first heard about the new proposed policies in a blog post on April 14th, 2021, well after they had been crafted with other interest groups. The sex worker union only <u>finally got a meeting with</u> <u>MasterCard leadership in late June</u>.

During the meeting, executive John Verdeschi said they consulted with "another set of adult performers" for "a couple months" – but was not able to name a single performer who was currently in

the adult industry they had consulting with. Frankly, many of us believe *this was a lie* – we have not been able to identify any sex worker group or individual organizer that takes credit for these meetings.

What is clear, however, is that Mastercard did meet with anti-porn religious groups to craft this policy. Anti-LGBTQ group NCOSE publicly lists *multiple* meetings with MasterCard about these policies between April 2020 and February 2021.

Financial publication Institutional Investor revealed that Laila Mickelwait, the leader of Exodus Cry, another homophobic religious group, had *for months* "set up meetings with compliance executives at both Visa and MasterCard" during which she says her group "highlighted again and again the fact that there were these sexual crimes, sex trafficking, on the site, making it clear that they were profiting from that exploitation, enabling that exploitation."

Exodus Cry also worked to create the New York Times Op Ed that then encouraged billionaire Bill Ackman to directly call MasterCard CEO Ajay Banga to demand MasterCard defund PornHub. MasterCard then defunded PornHub.

This is simply unacceptable. Millions of sex workers worldwide are impacted by the views and lobbying of a few religious groups and extremely privileged and powerful financial investors and institutions. Even if these concerns were made in good faith – and as we have detailed, Exodus Cry does *not* act in good faith, there is no excuse for not including stakeholders in decisions that directly impact them.

Likewise, writing policy without the participation of industry efforts leaves the process open to manipulation for other purposes – such as the creation of rules that sound like "common sense" but are expressly designed to make it harder to create consensual content, not harder to exploit people.

Further Reading:

Blame This Anti-LGBTQ+ Group for OnlyFans' Ban on Porn – Them, 2021 How an oil heiress attacked sex workers and their clients -or- How to weaponize privilege to wage war on prostitution – Domina Elle, 2018 MasterCard Execs Meet With APAG, FSC Over New Processing Rules – Xbiz, 2021 Bill Ackman Sent a Text to the CEO of Mastercard. What Happened Next Is a Parable for ESG. – Institutional Investor, 2021

These policies respond to the ideological frameworks of an extremist subset of the anti-human trafficking movement while ignoring the input of survivors and organizations who support sex worker safety.

These policies were created based upon the input of advocates and organizations that claim to speak for survivors of human trafficking. But that disregards the growing number of <u>anti-human trafficking</u> <u>organizations creating new frameworks</u> for ending force, fraud, coercion, and exploitation of minors with strategies that do not cause harm to sex workers. In fact, the biggest anti-trafficking coalitions like Freedom United, Freedom Network USA, and the Global Alliance Against Trafficking in Women all support decriminalization of consensual sex work as an essential step towards ending exploitation.

When certain anti-human trafficking advocates propose sex-negative strategies as a priority for survivors, they are necessarily silencing and erasing the voices of survivors who opposed defunding consensual adult sex work. They are also directly harming survivors who are themselves sex workers.

Further Reading: Beyond Slavery's Featured Issue - Get off the fence on sex workers' rights.

These policies are government style in impact and reach, without democratic input.

The way these policies impact millions of workers without any stakeholder input has been a cause for alarm for many groups worldwide. The unique situation where banks are responsible for much of the enforcement makes it very hard for the voices of the impacted to be heard.

When MasterCard defunded BackPage, it did so at the behest of government employee Tom Dart, who according to a judge was actually breaking the law by exerting pressure on a company convicted of no crime. <u>This violates the first amendment</u> and <u>a court ordered Dart to desist</u>, but MasterCard had already acted on his wishes. After the ruling, MasterCard made no effort to restore payment to the site.

While it seems easy for anti-porn crusaders to get changes through pressure, sex workers cannot sue the platforms or banks for discrimination, because these are private companies. But the banks and platforms are under pressure from the government and monitored by government funded surveillance groups like NCMEC and attacked by government funded advocacy groups like NCOSE.

For example, recently 100 congressional representatives demanded an investigation into OnlyFans, based on religious messaging and misleading reporting we've already gone through above. This was then used by the religious groups that planted those same numbers to call again for censorship, and

banks grumbling that this may increase liability.

We fought hard against SISEA, a porn targeted legislative proposal, but saw those exact same demands implemented now through corporate policy, and now ONLY impacting adult sites instead of all sites like the SISEA legislation. It's not right for governments to push private sites to implement policy they could not achieve through democratic process.

This is not the way to make policy that impacts millions. We must demand transparent processes that do not create discrimination. That can only be done if such policies are actually crafted with stakeholders.

If banking partners like MasterCard insist on being leaders in this space, a role they have taken on by deplatforming sites and releasing new policy, they must do it in a democratic fashion involving stakeholders – or instead simply resign themselves to advocacy for better legislation.

These policies are created by religiously motivated groups finding it hard to discriminate against LGBTQ+ individuals directly.

Religious groups like NCOSE, previously named Morality in Media, and Exodus Cry are not just against pornography. They also are lead by advocates against gay marriage, trans existence, abortion and other causes.

In fact, these organizations have specifically shifted to "sexual exploitation" because their fearmongering messages about LGBTQ+ individuals were struggling to have an impact in a more accepting society.

Since they had trouble attacking us directly, they decided to go after sexuality overall. Queer sexuality, due to bigoted feelings ingrained in much of the public, is much more likely to be seen as inherently 'pornographic' and 'obscene.' The people campaigning against porn are also well aware of the high degrees of LGBTQ+ individuals who make a living through it.

It's our belief that they wish to dominate public narratives around sexuality with stories of abuse, since they want to taint any sexuality outside of marriage as wrong and inherently harmful. We should not allow these bad faith actors to dominate a discussion that MasterCard has sought to lead with campaigns like #AcceptanceMatters

Accepting queer people also means accepting different ways of being sexual – and the institution of marriage is only one way to exchange sexual labor for stability and resources. We need more than just

endorsement of assimilation, we need acceptance of alternative sexualities including consensual sex for money.

These policies disproportionately harm LGBTQ+ people.

In our statement above we laid out just a few statistics that support the reality of large sections of the LGBTQ + QTPOC being involved in sex work and erotic labor. In addition to the many sex workers directly impacted who are LGBTQ+ individuals, queer creators and laborers of all sorts suffer from censorship.

It's very common for queer social media users to experience shadowbans or account limitations simply for discussing sexuality. In fact, the organizers of this very statement found their messages and tweets restricted while sharing information, simply because the links contain *written mentions* of sex work.

Queer educators have been demonetized while discussing their own lives on worksafe platforms. In physical spaces, trans women are used to being harassed and arrested for being sex workers, even when they had no intention of selling sex.

We simply can't separate people being marginalized for their sexual preferences from the idea of sexuality itself. We cannot have equal access to platforms based on sexual preference if we are not able to discuss those preferences using explicit descriptions of sexuality.

Limits on discussion of sexuality only serve to reinforce the restrictive sexualities that religious campaigners seek to center – which is exactly why those organizations focus on the war on sex work.

Any set of policies that results in a chilling effect for sexual content will also negatively impact sexual speech – especially while such policies are concerned more for liability of platforms and payment processors than they are with protecting speech that has no harm.

These policies treat LGBTQ+ creators more harshly than they treat other controversial content like hate groups and white nationalists.

Particularly distressing to QTPOC content creators, it seems MasterCard has an appetite for harsher treatment of consensual sexuality than they do for hateful and violent speech from white nationalists.

In a 2019 MasterCard annual shareholder meeting an executive stated:

"We look at it from two aspects, one is philosophical and one is practical. From a philosophical standpoint, well it is lawful and it's not our job to work out whether something is lawful or unlawful. If

it is lawful, then we need to respect that transaction.

"If it is something against the tide of society, it's the society to rise up and change the law and then we can move on this."

"We first of all, as individuals, there are certain things that we find it hard. We wouldn't support it as individuals. But there are so many views out there and so we have to sit down as a company and ask ourselves first of all, is there any illegal activity taking place, is an unlawful transaction, and if there is we turn it down, we talk to law enforcement agencies, we talk to acquiring banks and we shut it down."

These statements seem to be reasonable – but they come in the context of *not shutting down white nationalists* and seem to be completely ignored when it comes to *legal consensual adult content*.

And while MasterCard states these new adult content policies are about illegal content – they purely apply more and more stipulations to content that is *obviously legal*. And hate speech *is* illegal in some areas, like Nazi groups in Germany.

It's clear that MasterCard is putting more effort into policing consensual commercial sexual content than they are into making sure they don't fund hate groups.

These policies are harsher in punishment than for other offenses, such as slow DMCA takedowns.

Nonconsensual sexual content is hardly the only illegal content online. But other content doesn't result in an entire loss of banking for the platform. For example, while DMCA law requires that content is <u>taken down "expeditiously" – usually within 72 hours</u> – a platform does not receive an immediate penalty for being too slow. Rather, they are simply open for <u>being sued for copyright infringement</u>. This means there is a civil mechanism where the claims can be debated.

DMCA has its own issues leaving it open to abuse by bad actors, but the difference in platform penalty is striking. Only with adult content does the solution seem to be immediate and unappealable full removal of banking services – which is simply not fair considering the array of circumstances that could result in a nuanced situation around removal.

These policies are not enforced equally.

We must share a concern that these policies, even when well intentioned, are never enforced equally. Biased algorithms, reflecting biases in their creators, <u>censor activists on social media</u>. Just as we emphasize that the majority of censored LGBTQ+ creators are not posting things problematic, <u>Black</u> users report they are blocked by tools supposedly created to stamp out racism.

Since MasterCard is creating policies that encourage more moderation of content that simply doesn't make enough money to afford full pre-review of all content, they're setting up systems that encourage more automated moderation and quicker sloppier human moderation. This won't catch offenders better, it will simply result in more discrimination.

Worse than simply catching in too broad a net, certain individuals seem to get away with criminal actions. Laila Mickelwait, the leader of Exodus Cry, is a private individual with no particular training or involvement with law enforcement. She is currently the focus of outcry, as <u>she posted child sexual</u> <u>abuse material *herself*</u> to platforms like twitter in the midst of her fundraising.

We must state that again – the founder of Exodus Cry literally posted full videos of an underage girl being attacked and abused next to her donation link. This was content that had already been taken down from PornHub and was posted for her own financial benefit against the consent of a survivor. <u>Desiree</u> Alliance and other survivor lead initiatives have circulated a letter asking for her removal from the platform and her leadership roles, but it seems she is not subject to the same requirements she demands of others.

Literally, <u>Laila has created an instance of abuse</u>, which will be included in statistics of 'rising abuse on twitter' which she is also campaigning against. It is not acceptable for these people to use survivors of abuse in such a coldhearted away while campaigning against sex work.

It is incredibly painful that survivors of abuse like Rose Kalemba are fighting to keep their incomes while grifters like Laila use that very abuse to raise money for themselves – <u>Exodus Cry has doubled</u> salaries in the last year.

These policies treat user created adult content differently than all other content, kneecapping the adult industry.

The MasterCard policies include a requirement that merchants must "only permit content uploads from verified content providers and must have a robust process for verifying the age and identity of the content provider" including verifying ID and other stipulations.

While this seems reasonable for commercial creators, the application to all user uploads is problematic. First of all, there is a lot to be said in defense of people being sexual online without surveillance. In a world where being gay is still a crime in many places, asking everyone to give identification to multiple third parties is frankly dangerous. Likewise, there are many reasons to be nude that should not require surveillance. Fine art has been created for thousands of years without such processes. Nudity and sexuality, itself, is not a source of abuse or inherently wrong or requiring tracking. The statistics we have shared elsewhere show that a lot of abuse *is actually on safe for work sites that already ban porn, which does not seem to work to keep it off site!*

While some adult creators are concerned with piracy, studies in other industries like music, movies, and gaming, have shown users who upload 'pirated' content are actually usually super consumers, spending more on such content than other users.

Media companies have also embraced user created and remixed content as essential parts of their ecosystem. Users stream games on twitch, review movies on YouTube, and do dances to popular songs on TikTok.

Adult industry fans are used to creating supportive media – compilation videos or "PMVs" (porn music videos) are common. Users share promo pictures of their favorite models while discussing which scenes they enjoy. And sex work clients upload and stream videos of themselves as they interact directly with providers on sites like Chaturbate or OnlyFans.

Requiring pre-review and recent professional paperwork for all "adult content" will dramatically impact art, non-commercial sexual expression, and put the entire adult industry at a disadvantage compared to other industries. And there is little evidence this would actually help victims of abuse.

These policies are designed to be impossible to adhere to.

Many of the policies set forth in the October 15th proposals create more burden on already complying adult businesses. They have to pay lawyers to create more specific documents, handle ever increasing paperwork, and build technical processes that are expensive to implement. All of this to address issues that are not actually issues.

While this makes it harder for sites to function – and ensures that bigger, often more exploitative platforms will be able to maintain an even larger market share due to stifled innovation from start ups – some of these policies seem downright impossible. Many platforms that allow a broad array of creative content now will simply abandon adult creators and artists due to these costs.

In particular, the stipulation that "all uploaded content must be reviewed prior to publication" is literally impossible for a healthy user-generated content site. The reality is that for many sex workers globally,

they make less than established minimum wage for the time they put into creating content.

Instead of working to get more money into the hands of these poor workers, MasterCard is demanding that platforms get rid of them. A platform simply cannot afford to pay a moderator more money than is coming in to give a creator. The only solution is to have sloppy quick moderating of *all* content, which is often discriminatory and harmful to the most marginalized, or to get rid of all adult content.

This policy would be absolutely impossible for a site like Facebook, Twitter, or YouTube to adhere to. As such, we must demand that MasterCard not ask adult sites to live up to something they would never ask any other sort of site to implement. We believe the religious campaigners behind these policies have done this intentionally, since their stated goals are to end the commercial sex industry, not make a safe commercial sex industry.

These policies and actions erase previous worker-gained improvements.

Working conditions are improved by worker movements. Exodus Cry and the other groups behind these new policies have destroyed progress which was hard won by workers.

For example, it's true that many creators were concerned about pirated content. While major labels don't mind users posting clips from scenes – it's a great way to advertise them – individual creators have long wanted more control over this.

Through painful negotiation and pressure, sex workers won the ability to claim any pirated video on PornHub and not only get control of the clip under their profile but receive backpay for any advertising served against the content.

Creators were in the process of claiming income they needed when Exodus Cry and their allies successfully managed to have all "unverified" content removed from the site. This is not a better system – they literally took money out of creators mouths and ensured PornHub would not have to deliver that backpay.

It is situations like these that show policy must be created with stakeholders, since outside groups will happily destroy progress we have earned.

These policies create an entire industry of third party grifters who will then lobby to keep their jobs overseeing an industry they previously had no part in.

We are also highly concerned that groups like Exodus Cry have worked further profit for themselves into these proposals. The policy proposals, for example, say "active membership and participation in an anti-human trafficking and/or anti-child exploitation organization is highly recommended."

By their social media posts, we can see Exodus Cry sees themselves as just this organization. The proposals also says a "third-party vendor that specializes in the validation of government identifications is recommended." These partnerships are the creation of a cottage industry around something already codified in law – the government inspection of IDs filed alongside 2257 paperwork.

Why should producers have to pay a third party for something the government can check any time they like? Why do "anti-trafficking" orgs get to write themselves into adult content policy when the majority of trafficking and abuse does not take place through adult content websites?

Frankly, it seems like a lot of groups see a way to profit around the continued policing of sex work while expressly supporting policy that takes money and funds away from the workers themselves. This is something we should not accept.

These policies focus on punishment of unrelated parties and not preventing harm, prosecuting traffickers and abusers, recovering victims held by force, helping victims leave abusive scenarios, or providing resources for victims such as housing and healthcare.

The MasterCard policies focus on removing payments from platforms instead of actually targeting abusers themselves. This is a creation of a new liability to inform platform behavior, not systems that support their existing moderation efforts.

They go along with carceral policies that emphasize police involvement and proposals that increase civil liability, like SESTA/FOSTA, alongside new criminal law. None of this prevents harm, because it doesn't seek to identify the cause of harm. It simply proceeds on an assumption that visible sexuality itself somehow causes harm and works to limit that visible sexuality.

But when BackPage was functioning, it was a responsive site that was a resource for investigators to find people being held against their will or forced to have underage sex. Shutting it down didn't rescue anyone – it simply made them harder to find and forced them into riskier situations.

When it comes to adult content sites, they spend a lot of money policing non-consensual content, which is abhorrent to their users and the site owners, not profiting from it.

Attacks on porn sites for abuse posted to them are like trying to arrest a public park because someone was mugged in it.

They confuse the site of the crime with the perpetrator or cause of the crime, which means sometimes the website is punished while the perpetrator goes completely free.

Sites should be free to report this information to law enforcement and work with victims, not punished for simply being used by a third party to cause harm.

These policies effectively criminalize poverty, disability and anything else that would otherwise impact access to the workforce.

When all sexual content is seen as inherently criminal and sex work highly stigmatized, people who struggle to work in mainstream employment are functionally criminalized themselves.

Many sex workers, including several contributors to this statement, have been unable to keep mainstream careers due to disability. Taking away our options to survive via sex work does not simply cure our disabilities and supply us with resources. It makes things harder.

These policies protect everyone else from liability – photographer, producer, distribution partner, platform, bank – but only increase risk for workers.

While consent is important, if we are honest about the financial conditions that most sex workers live under, we understand that "consent contracts" are more about protecting producers and platforms than workers.

MasterCard seeks to have platforms hold on to written paperwork asking for "consent to be depicted in the content, consent for distribution of the content, and consent to be made available for downloading." A worker with financial need or under coercion will still sign all this paperwork but now the company that hired them has a more complete record to prevent legal proceedings against them. The performer themselves isn't offered any additional protections.

In addition, this and similar initiatives now move the responsibility for keeping this paperwork and these contracts on to the platform instead of the producer required to keep them under 2257 law. This

actually increases risk for the performers.

Since now platforms and banks keep a copy of this information (and they are encouraging producers to make video recordings of this process), this information is much more likely to leak and damage sex workers through violating their privacy. Law says that producers must keep this information for government inspection, not that private third parties should keep it.

There's simply no effort put into regulating the privacy of workers or good keeping of this information. Workers are asked to sign more and more paperwork and give more and more information, but none of that actually improves material conditions for workers.

It simply protects everyone else – photographers, producers, platforms, banks – from liability at the cost of worker freedom and privacy. No performer is at risk of being arrested or sued for sex trafficking, so they gain nothing from this process.

The people who absolve themselves of liability through these processes never had to have their face public as a sex worker and suffer from that stigma, but now sex workers have even more easily leakable records that would make them targets.

These policies invade the privacy of workers without offering them any required protection or stipulating liability for third parties if the data leaks.

As we discussed in the above item, these policies create more and more databases of sex workers legal names next to content that is still highly stigmatized.

Leaks of such information will not only endanger sex workers to stalking and other unique risks associated with being sexual laborer, but also put them in danger in countries where being gay may be a crime.

Sex workers also experience increased scrutiny at borders, when trying to get apartments, battling for custody of their children or just going about their regular life in countless ways. Their security is not increased by many many third parties having all their information, it is *decreased*.

Supposedly these policies are about confirming consent and protecting performers from abuse. But performers can still be coerced into signing all the paperwork, and the increased surveillance and number of third parties that have their info means *they are more likely to suffer discrimination and abuse!*

In the past, this information was *only required to be held by the producer* and *only the government could demand to view it*, meaning sex workers had a layer of protection. Now corporate policies ask for all of this data to be available digitally in many databases, which is ripe for abuse and future persecution of the workers involved.

It doesn't actually prevent harm – someone could still lie in the interview and use a fake id, just like people complain about. The company, with more paperwork, may be more protected, but the paperwork exists so *they can prove the underage worker lied* to avoid liability not to actually *protect the underage worker from exploitation*.

These policies contribute to a chilling effect on all kinds of expression.

In addition to encouraging platforms to kick off all adult content – so as to avoid every policy proposed by MasterCard – they set forth hard to follow guidelines guaranteed to chill every sort of speech.

For example, the requirement "The Merchant must not market the content of its website or permit content search terms to give the impression that the content contains child exploitation materials or the depiction of nonconsensual activities" literally says content will be policed based on *giving the impression* that it is underage or non-consensual – something that is incredibly subjective and not actually related to real harm.

This policy would make it illegal to distribute, for example, Game of Thrones, a series which depicts sexual abuse and harassment of underage characters and rape of adults.

There's no reason consensual adult content should be held to different standards than other fiction – and we must acknowledge these policies will impact content that is far outside the definition of adult content most people understand.

These policies don't help MasterCard or banks either and only set up future problems we will all suffer from.

We have focused on the negative impact experienced by the stakeholder communities MasterCard says they are concerned with serving, but it's worth noting this bad faith discussion on abuse, trafficking, and CSAM is also harmful to companies like MasterCard and other financial institutions.

Fear of attacks from organizations like NCOSE and Exodus Cry has forced companies to make bad

decisions contrary to their stated goals of inclusivity and access, decisions that have lost those same banks huge amounts of business while the targeting non-profits pull in fundraising off the censorship victories.

There should be no problem with business when everyone is consensually involved. But these policies, designed in bad faith to make that sort of business impossible, will cost MasterCard and other banks hundreds of millions of dollars that they do not need to give up on.

Stakeholder input and good faith discussion will make it clear that banking is a right every sex worker should have access to and that adult business can be profitable while fighting harm. No company should be scared away from doing business with sex workers due to stigma and lies that our industry is full of abuse.

This will only get worse unless we take a stand now and demand that stakeholders be involved in these decisions and they be made based on facts and careful study, not bad faith propaganda.

We demand MasterCard lead by example and action.

MasterCard is an industry leader. While far from the only banking institution that discriminates from sex workers, MasterCard is unique in both its campaigns towards our communities like #AcceptanceMatters and in dramatic public actions like defunding BackPage and PornHub.

MasterCard further positioned themselves as an industry leader by releasing the new policies shortly after defunding PornHub. If MasterCard wishes to lead on these issues, then we demand they do so now by bringing these stakeholder concerns to the financial industry as a whole.

MasterCard must help us discuss this industry wide, bringing in their partners to a discussion and acknowledging that when they pull out so does Visa and Discover. They cannot handwave away their influence on platforms like OnlyFans, as they have in recent reporting. A company cannot position itself as a leader and pretend other companies do not consider that position in their policy.

Mastercard must support legislation to decriminalize consensual sex work and add occupation to the list of protected classes, so banking will be available unchallenged to those who need it most.

We demand holistic survivor-centered policy instead of narrow attacks on expression.

MasterCard must commit to centering survivors and preventing harm by ensuring all future policies are

applied to all businesses, starting from identifying where harm occurs, rather than narrowly targeting consensual adult sexual expression.

Policies should not start from the most stigmatized material or marginalized expression and attempt to find harm, they should start from a study of harm and how to prevent it. MasterCard must not shape policy based on the demands and faulty information given to it by religious groups like Exodus CRy, but instead through careful study of harm and prevention.

Any good faith effort to prevent harm will acknowledge the majority of the content MasterCard seeks to combat *is not on adult sites*.

No policy should apply *only* to adult sites or businesses. Survivors deserve better on the entire internet, not just a small section of sites. There is no reason to specifically tighten regulations on adult sites when they are actually doing better at moderation than other sites online.

If policy is untenable on non-adult sites, it should not be applied to adult sites. Proposals like prereview of all content would be instantly thrown out as un-doable when proposed for a site like Facebook.

Study of the data will show us that we have made progress on adult sites. Lessons we have learned from adult sites should be brought to other more problematic sites, not ignored by campaigns determined to destroy the progress we have made.

We demand solutions that create stability and reduce harm instead of focusing on corporate liability.

MasterCard must join us in supporting legislation and policy that seeks to reward platforms and banks for cooperating to prevent and reduce harm, instead of debanking and deplatforming vulnerable workers out of a desire to protect the businesses themselves from liability for being aware of harm.

Policies should be about preventing harm, recovering victims held by force, helping victims leave abusive scenarios and providing resources for their recovery such as housing and healthcare, and ensuring workers are not exploited.

Policies should not just be about limiting corporate liability by deplatforming entire communities out of a desire to not see (and thus not be responsible for) harm that is already happening.

We need platforms to join us in nuanced efforts to help people, not to ban huge swaths of content out of a fear they might be held personally responsible for things they did not create and did not ask to be uploaded.

We demand a seat at the table.

MasterCard must work with stakeholder organizers and other banking institutions to establish an advisory committee and transparent processes to ensure industry wide policies prevent harm and exploitation, including abuse and trafficking but also through discriminatory actions such as redlining, account closure, and predatory fees.

An advisory committee should be composed of stakeholders

A stakeholder is a party that has an interest in a business – but more widely includes impacted parties of policies such as survivors of abuse or clients of such businesses. In this instance, we hope for inclusion of several specific categories of stakeholders.

A majority must be active sex workers and content creators who are directly impacted by these policies.

The majority of stakeholders should be active sex workers who would be directly impacted by policy changes. If policy changes would hurt the majority of stakeholders instead of helping them, they simply are not acceptable policy changes. The centering of sex worker stakeholders will help prevent policies that do more harm than help.

Any country impacted by the policy should be represented, with an understanding of their local rights and laws.

Stakeholders should represent all communities impacted by policies, especially with companies like MasterCard seeking to encode rules and stipulations that may be contrary to local law. Commerce on these sites is international and international stakeholders must be considered in policy that impacts them. It is not right for a few narrow US based groups like Exodus Cry or NCOSE to dictate policy worldwide.

The committee should include survivors speaking for themselves, including sexworking survivors.

The committee should include survivors themselves, not simply people stating they 'speak for the voiceless.' It's important to include sex-working survivors, as there is often an artificial distinction made between people who experience exploitation and those who do sexual labor. In reality, many of

us have experienced exploitation.

The committee can include union representatives, trade groups, and scientific/policy experts, if they are also stakeholders.

Unions like APAG perform important roles in organizing for industry safety. Some sex workers are also academics and policy experts. But the committee should focus on stakeholders, even while featuring these viewpoints.

The committee should be transparent in its meetings and decisions.

Stakeholders deserve better than surprise announcements and policy crafted in secret with special interest groups like Exodus Cry. MasterCard should have transparently documented meetings, share who they meet with and when, and encourage other banking institutions to join them in this transparent discussion.

An advisory committee should not include those seeking to discriminate

A good faith discussion on safety and sexual labor can only proceed with the absence of bad faith and those who profit off the policing or criminalization of the sex trade.

The committee should be secular in the democratic tradition.

If MasterCard wants to set policy for hundreds of millions of people, it should be held to a democratic standard – and that requires separation from church. Organized religion has historically discriminated against LGBTQ+ individuals and sought to control and censor a broad range of human sexuality. Based on their history of persecution, no religious groups should be represented on the committee. No one should be excluded based on faith, but faith based organizers should not be centered in material secular decisions.

The committee should not include anti-porn campaigners.

Many campaigners saying they are against abuse have actually also stated they believe all pornography is wrong and should be criminalized. No one who has peddled anti-porn stigma, said porn should be illegal, that pornography for adults is harmful, at any time in the past should be allowed to be on the committee.

The committee is to make sex work safe and figure out best practices for consensual sex work, if they want to end it they are free to campaign for legislation, not to insert poison pills in policy designed to

Sex Work Banking #AcceptanceMatters! - LGBTQ Workers to MasterCard

chill speech instead of ending abuse we all seek to end.

The committee should not include government officials or political figures.

No one from law enforcement or government should be on the committee. The government has other methods for influencing and pressuring banks. Judges have ruled it is illegal for law enforcement to pressure banks outside of criminal proceedings.

This is a stakeholder committee to hold MasterCard to their stated corporate mission and thus should consist of stakeholders, not government workers.

The committee should not include career activists who are not current stakeholders.

Many sex workers feel they are not trusted to tell their own stories and are overlooked for professionals seeking to speak for them. People without a stake in the industry commonly are paid to appear as experts and work at organizations crafting policy they themselves will not suffer under.

As such, no one who makes more than 100k in yearly salary as an "advocate" should be on the committee. We must let impacted communities speak for themselves, not allow others to profit by "speaking for the voiceless."

The Undersigned

We are 1437 sex workers, LGBTQ & QTPOC workers, adult content creators, erotic artists, pornographers, sex educators, and other workers directly impacted by MasterCard's discriminatory practices as well as our supporting stakeholder organizations and allies.

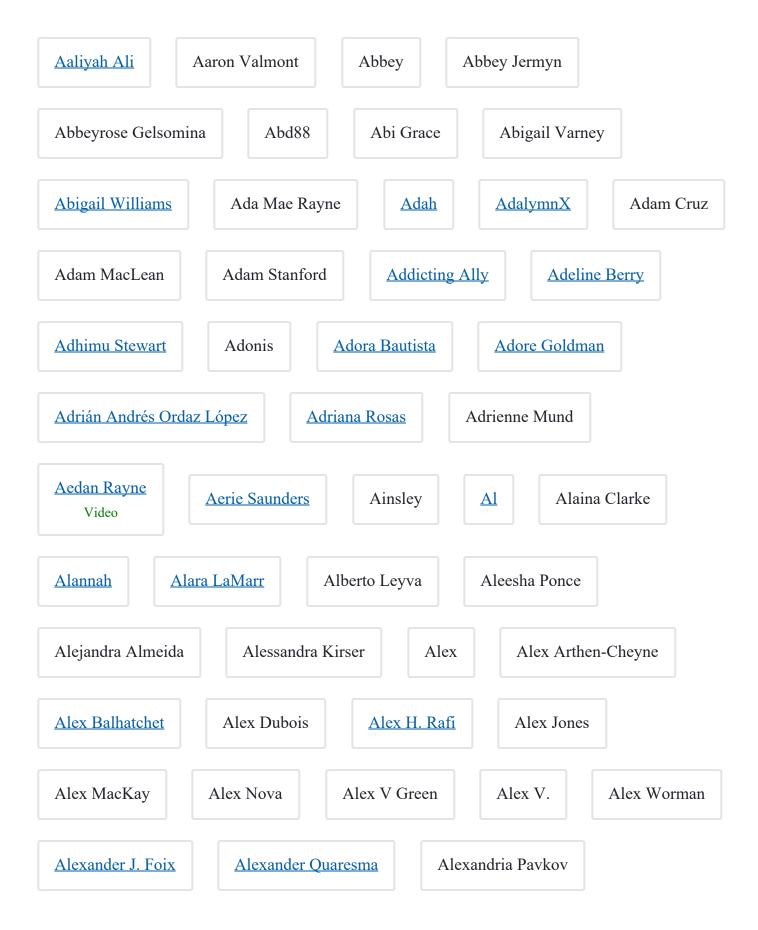
We ask to be seen as people, workers, voters, families – as important as any other individual on our Earth. We are accustomed to being diminished in our roles as workers – there are around <u>40,000 coal</u> <u>miners in the USA</u> we hear about constantly and <u>2 million content creators just on one adult platform – OnlyFans</u>. Estimates are that there are o<u>ver 40 million people who do in person sex work worldwide</u>.

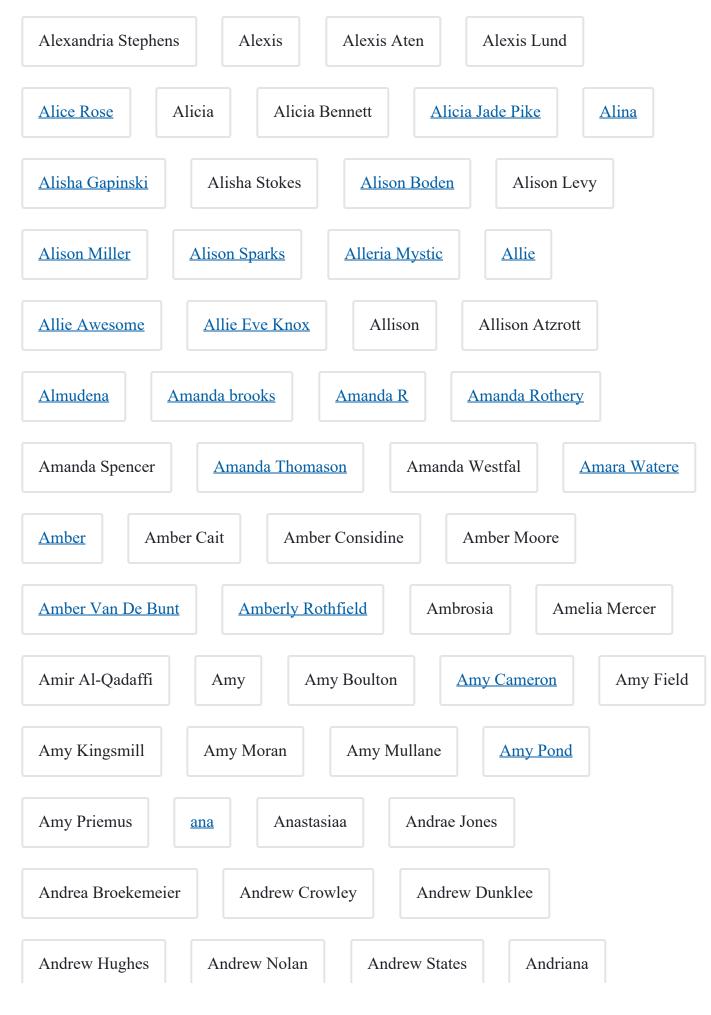
We firmly believe everyone, even persecuted or criminalized, deserves access to banking. Lack of a banking account or ability to do business is a death sentence in a globalized capitalistic society.

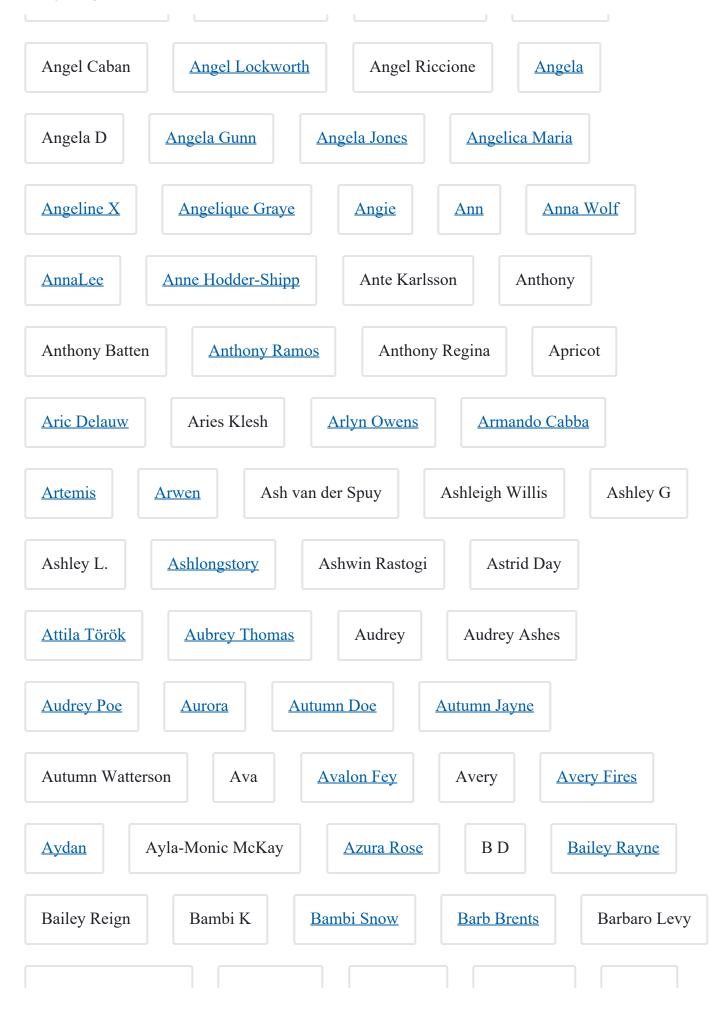
MasterCard tells us #AcceptanceMatters. It is time for them to live up to their words and make sure that MasterCard is an accepted payment method for consensual adult business online and anywhere else

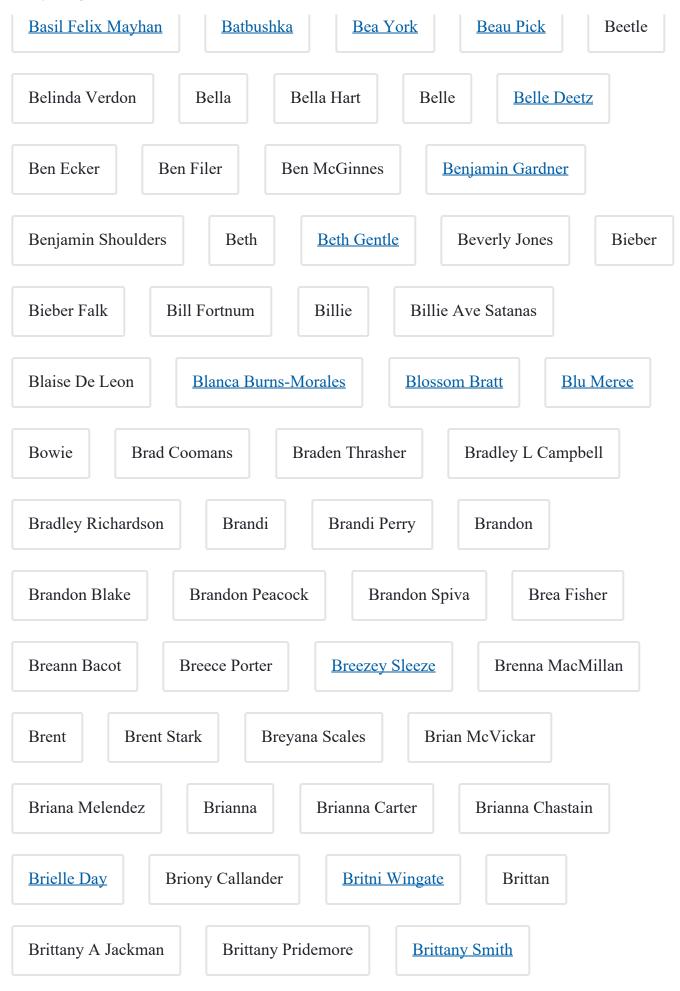
payments are accepted.

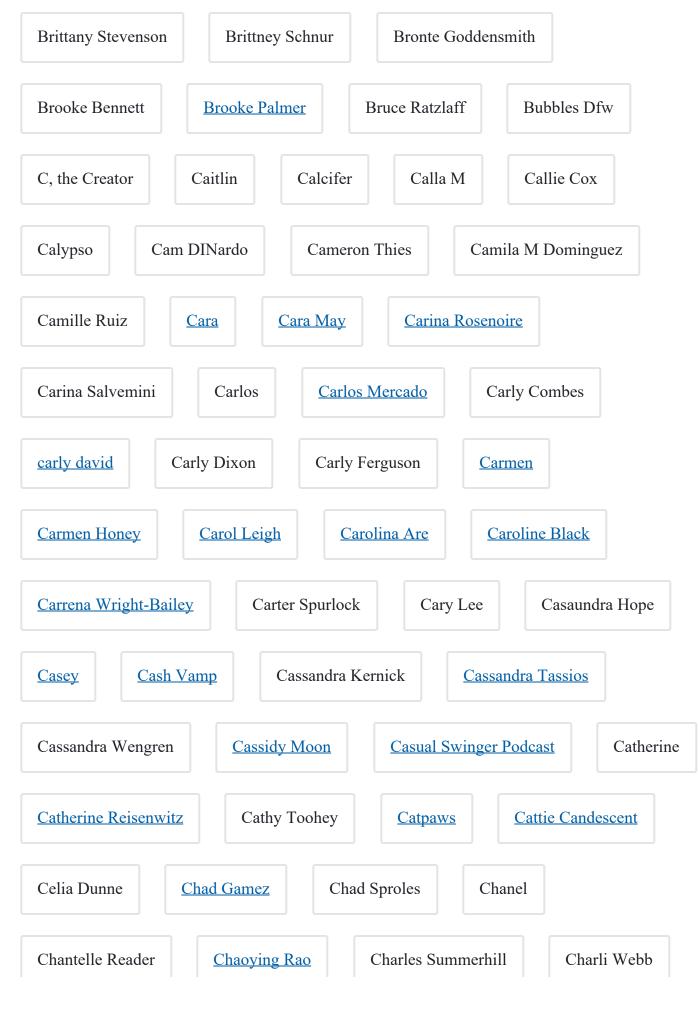
In Solidarity,

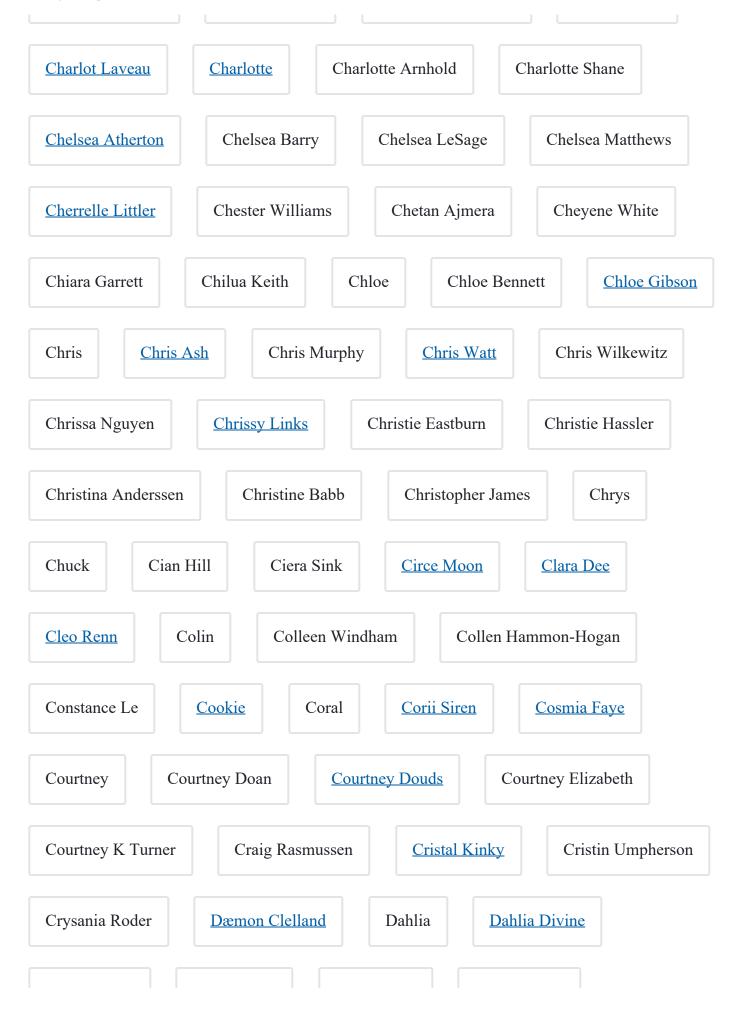




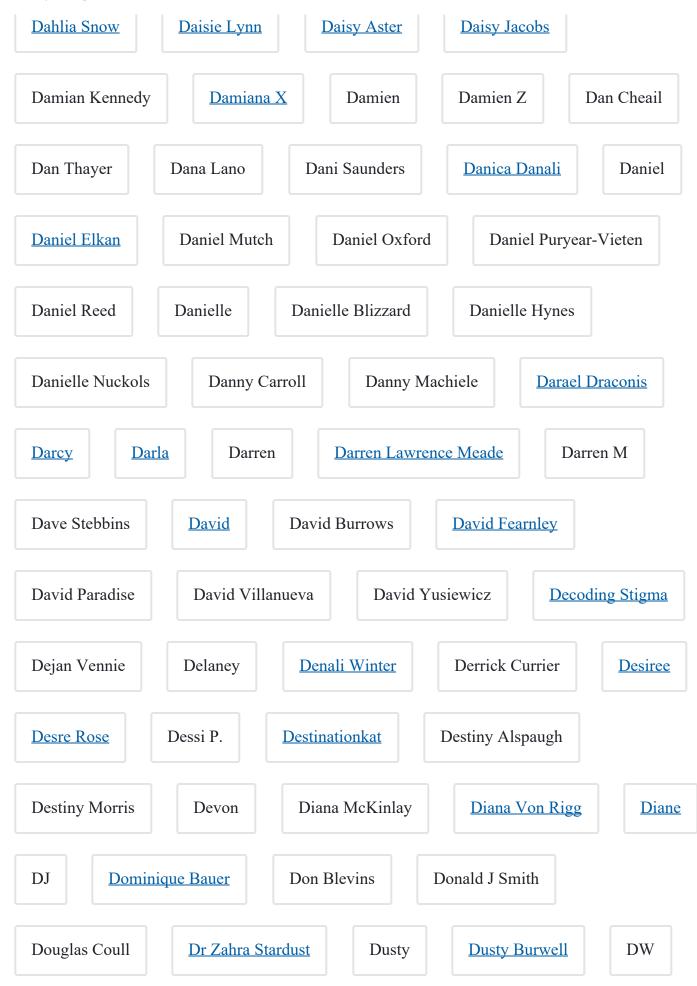


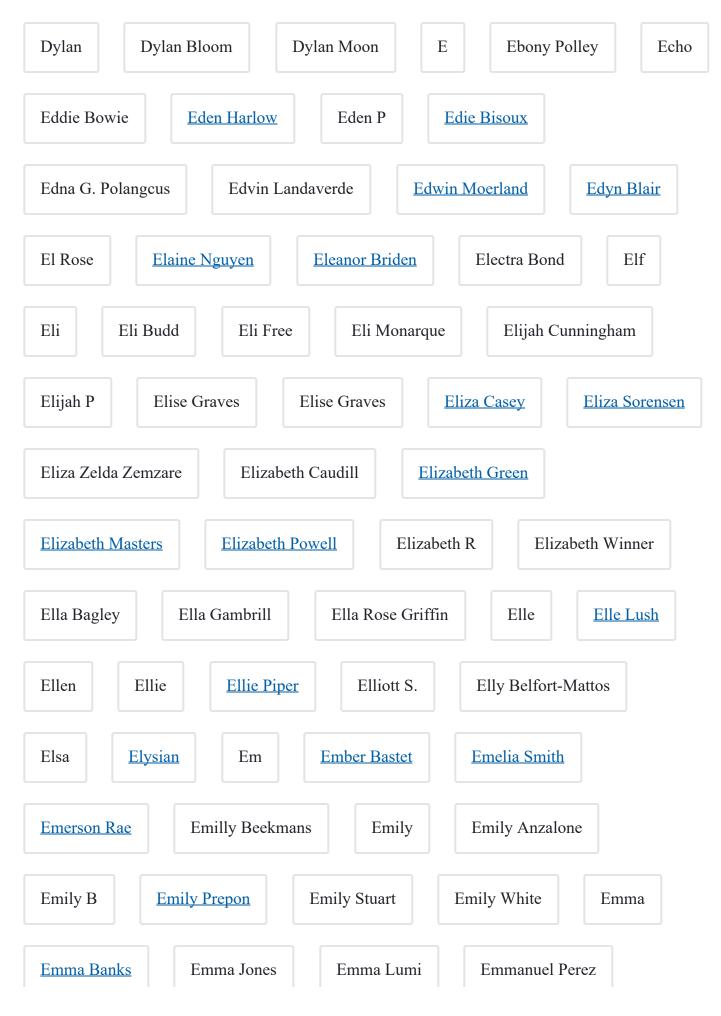


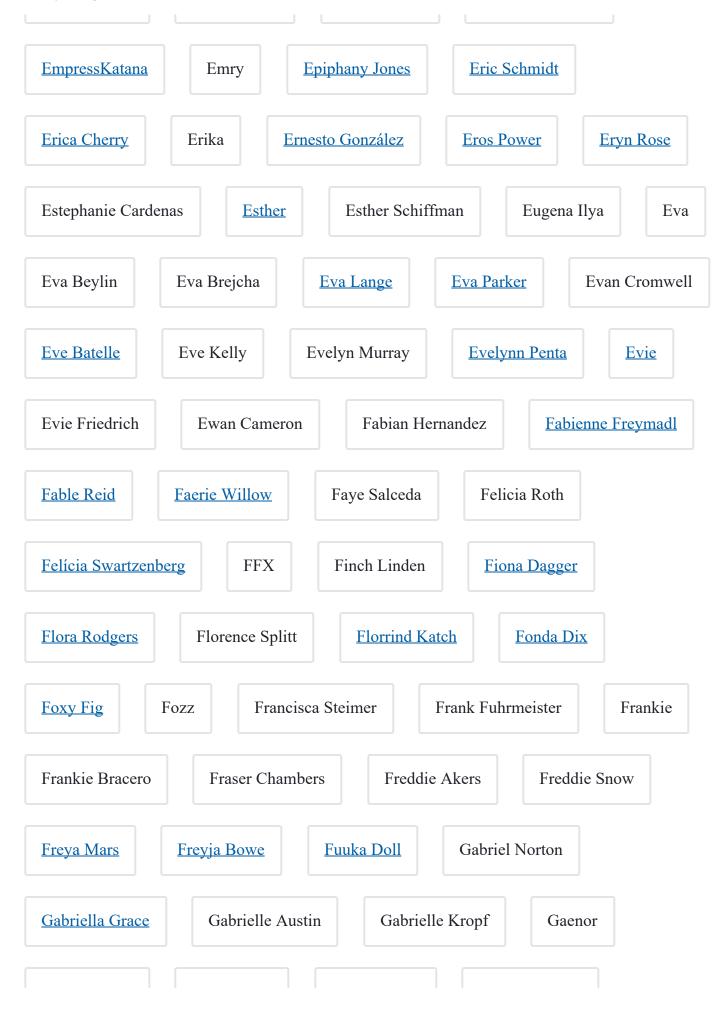




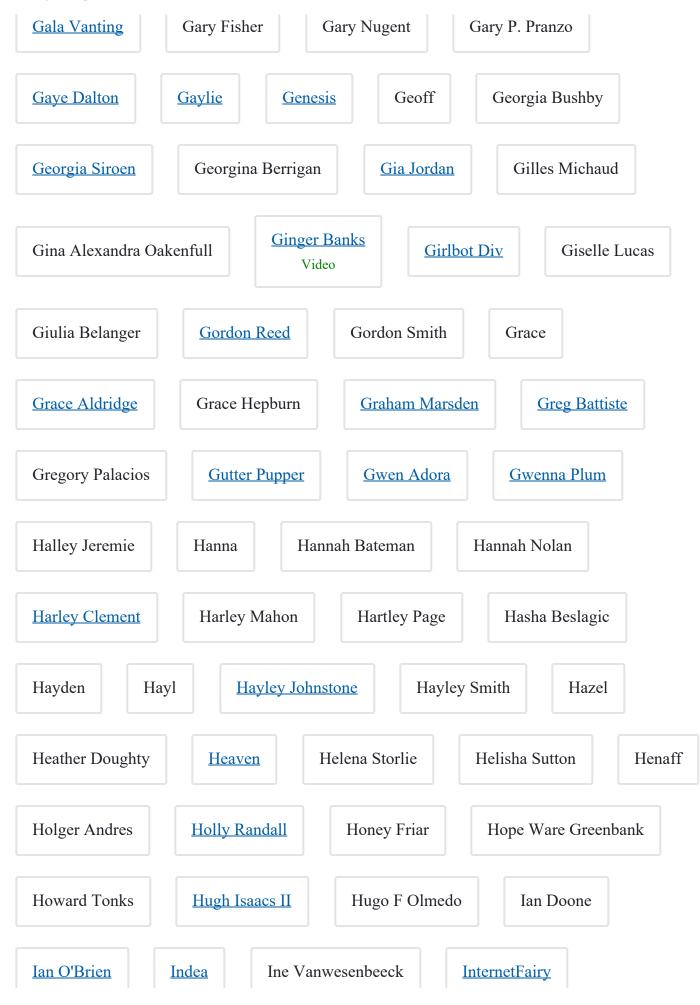
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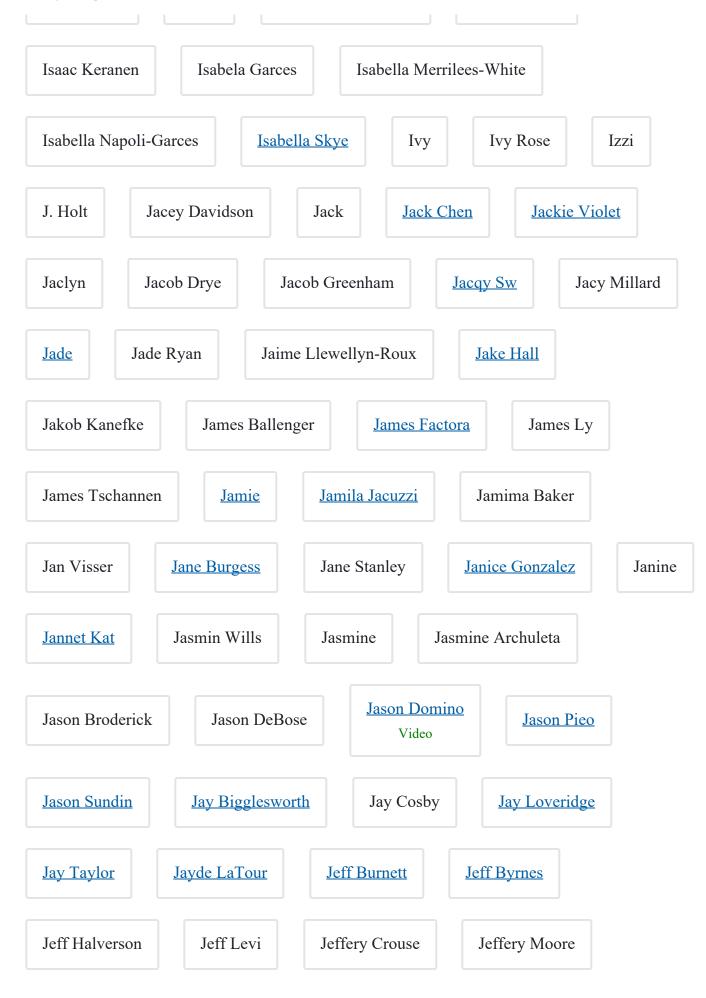


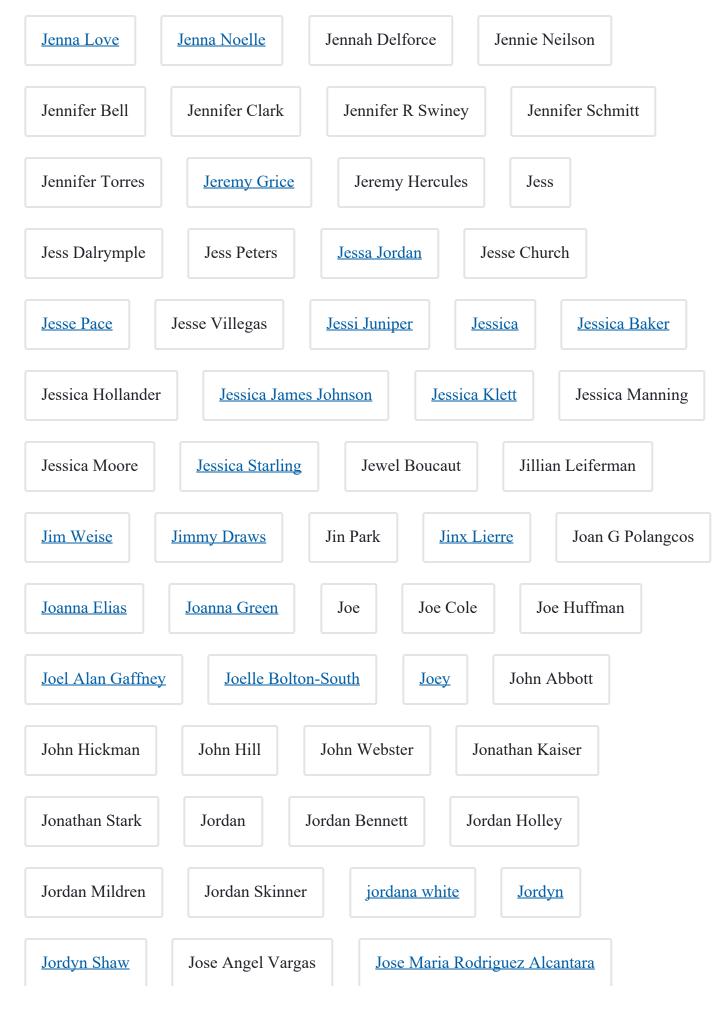


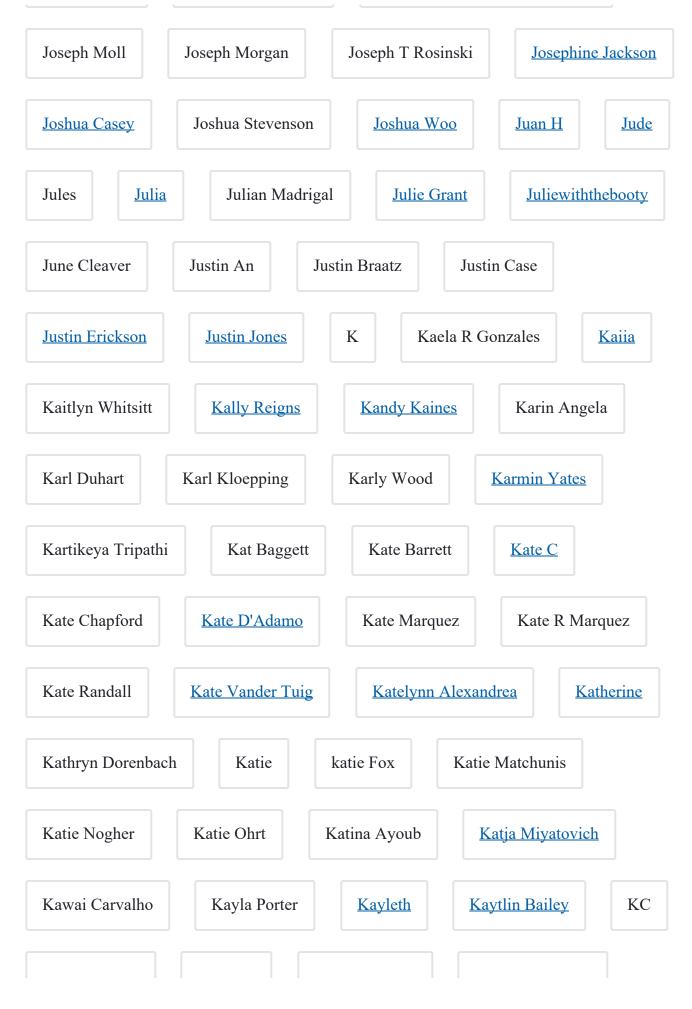


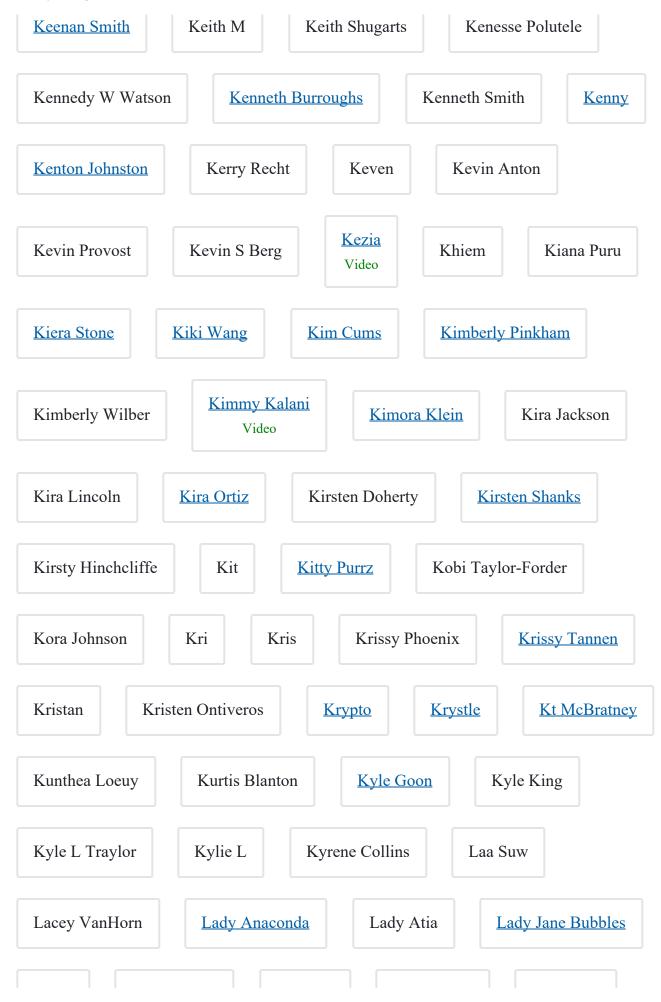
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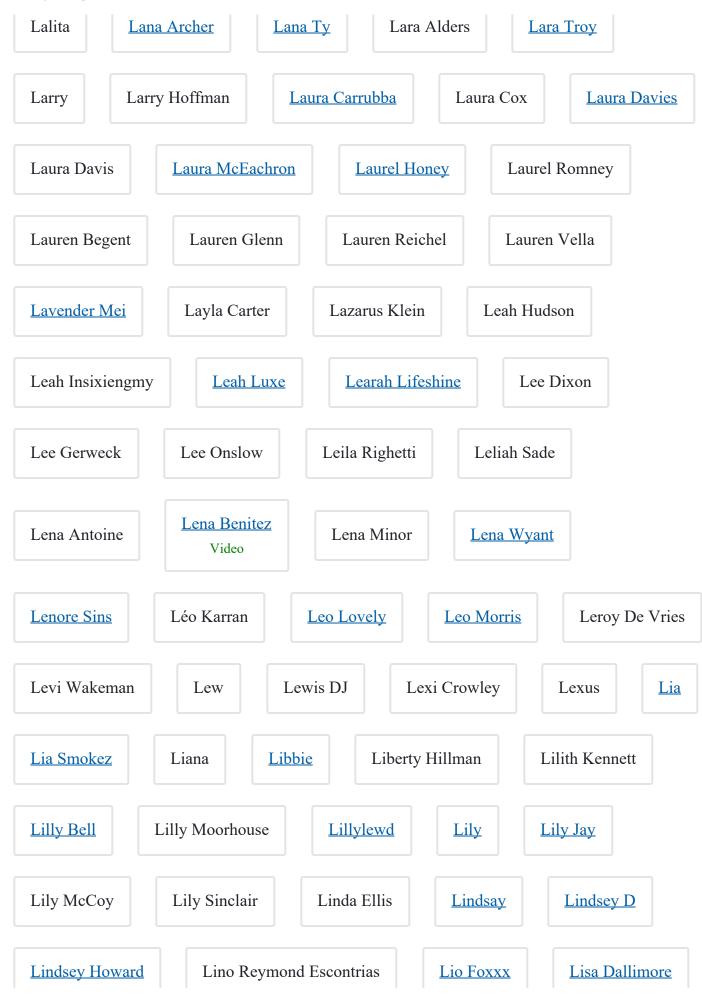


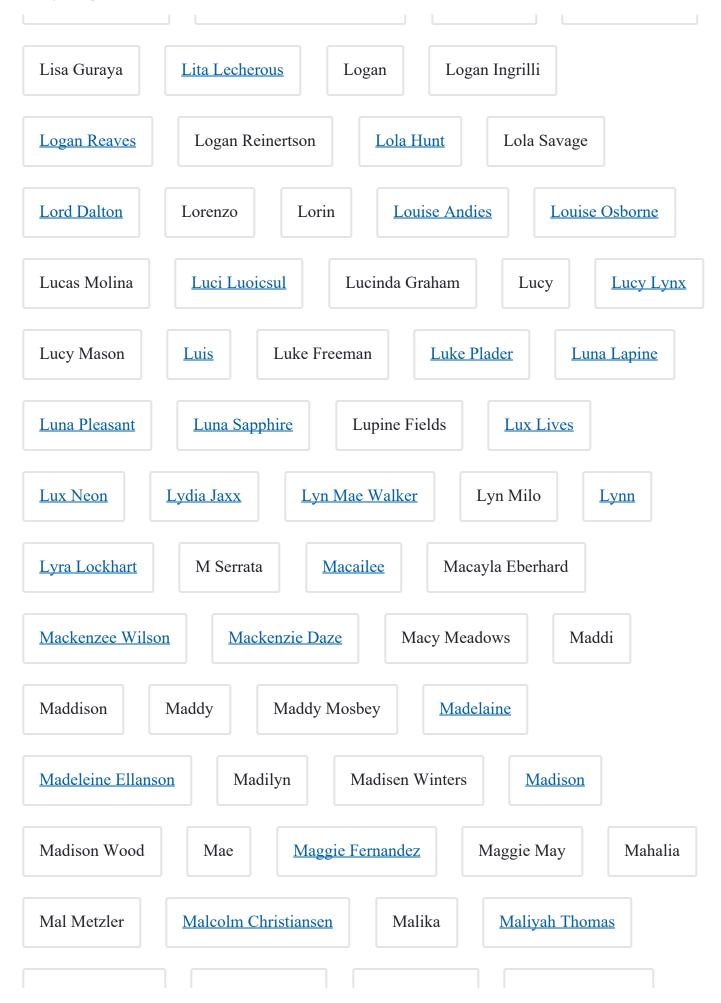


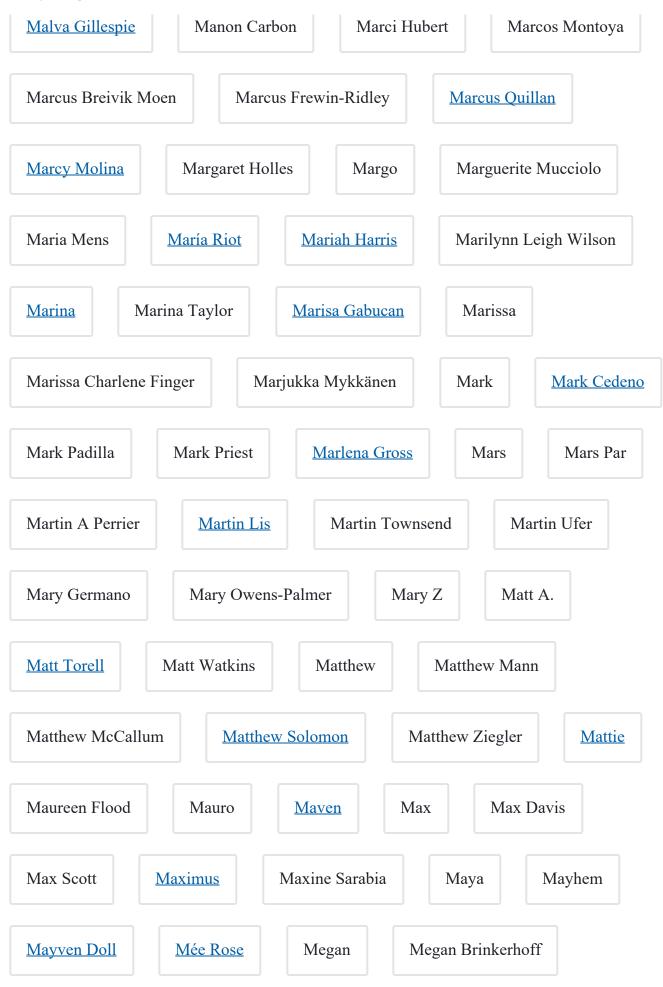


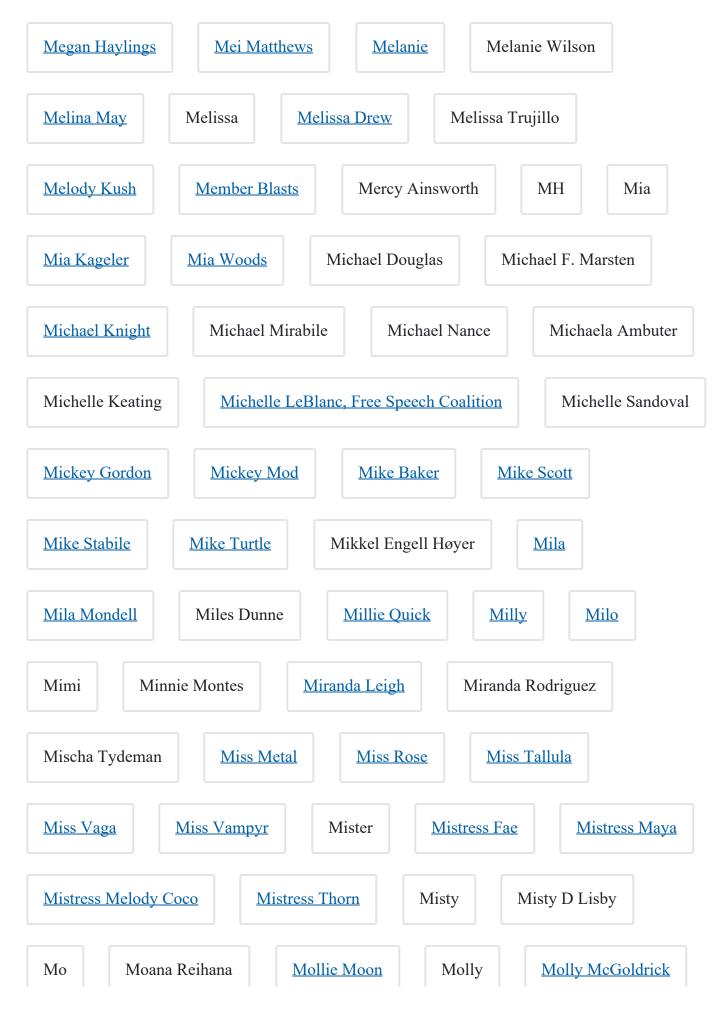


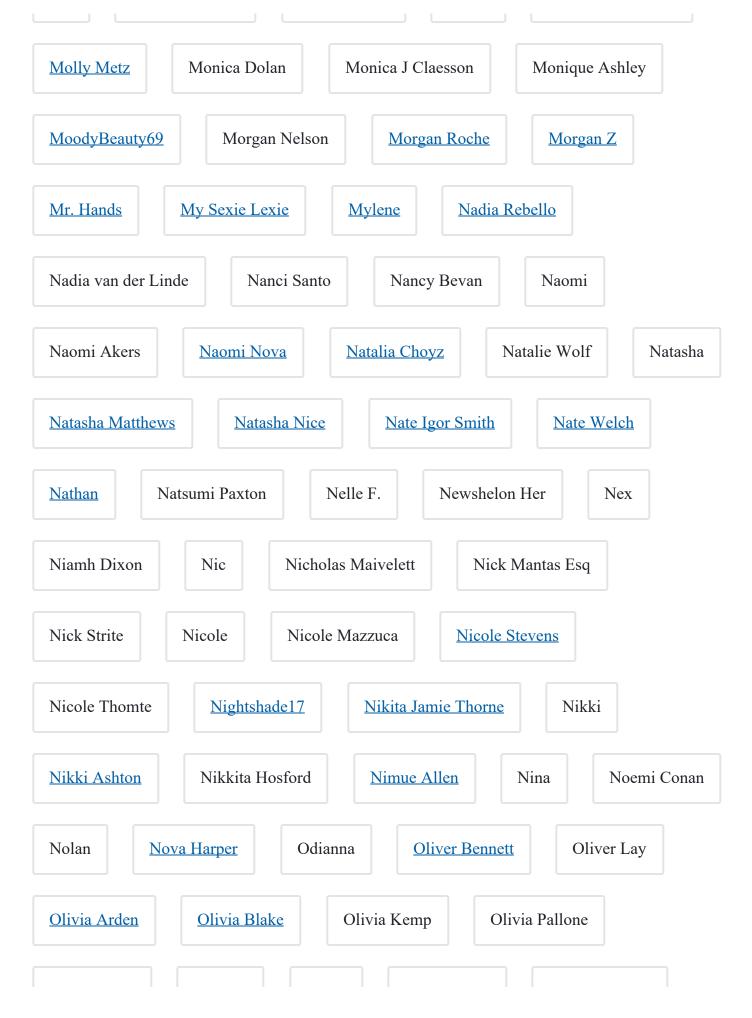












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