

Website Checklist for Merchants

What are the Mandatory Website Requirements for Merchants

If using a website to accept payments and in order to get a merchant account you must comply with certain website requirements.

Please note that as these are based on acquirer rules and Visa and MasterCard regulations, they must be strictly adhered to.

Website content requirements are important to ensure a satisfactory shopping experience for consumers and to minimize customer disputes and chargebacks and help stop checkout abandonment.

The below requirements form part of The [Electronic Commerce](#) (EC Directive) Regulations 2002. Therefore these are mandatory and must be complied with before an application can be fully approved.

1. Overview

Here is a summary of the website requirements:

	On the Website	In the Checkout process	Comment
General information			
Company name	Yes		not the commercial/product name
VAT number	Yes		
Address	Yes	Yes	
Country		Yes	
Email or Tel. number or contact form	Yes		
Terms & Conditions			
General Terms & Conditions		Yes	
Privacy policy	Yes		
Cancellation policy		Yes	if a cancellation is possible
Return policy		Yes	if a return is possible
Refund policy		Yes	must include the refund using the same method.

All languages on the websites must contain this information.

2. General information

Does your website clearly show the following ?

- ▶ **company's legal name** on the website
- ▶ **company's VAT number** (if applicable)
- ▶ **company's postal address including the country:** Visa and MasterCard require that the address which is mentioned on the company incorporation document is mentioned on the website.
- ▶ **company's contact information** through an email address, a phone number or a contact form

We advise you to put those elements in the footer of your website so that they are always available to your customers.

3. Terms and conditions

All the following elements of the Terms and conditions should be displayed under their own headings. This makes it easier for the customer to view the relevant information and means that they do not need to spend time looking for it. If this information is collated in just one place i.e terms and conditions, then we advise you to separate them accordingly.

3.1 General terms and conditions

Terms and conditions should contain:

- ▶ information about the Business registered name, identification number, registered address, intermediary if any;
- ▶ fulfillment and delivery policy and shipping costs, tax information and timeframes;
- ▶ information and contact of the payment service provider;
- ▶ which payment methods will be accepted;

- ▶ which currencies will be accepted for payment;
- ▶ “We will not trade with or provide any services to **FATF** (Financial Action Task Force) **sanctioned countries**”;
- ▶ Customers using the website who are minors/under the age of 18 shall not register as a User of the website and shall not transact on or use the website. Viewing or purchasing age restricted products or services should not be available to the customer until they confirm they are of legal age (18+) by manually accepting an age restriction notice;
- ▶ user is responsible for maintaining the **confidentiality** of his account;
- ▶ conditions to close/terminate the account;
- ▶ copyrights;
- ▶ applicable law and jurisdiction (ex : stipulate that the **governing law** is the local law);
- ▶ The Website Policies and Terms & Conditions may be changed or updated occasionally to meet the requirements and standards. Therefore, the customers are encouraged to frequently visit these sections to be updated about the changes on the website. Modifications will be effective on the day they are posted.

“Terms and conditions” need to be accepted **manually** by the customer when opening an account and/or during checkout.

3.2 Privacy policy

The **Data Privacy protection policy** should contain:

- ▶ legal entity details and contacts of Data Protection Officer;
- ▶ statement that the merchant does not sell personal information they are collecting. All credit/debit cards’ details and personally identifiable information will NOT be stored, sold, shared, rented or leased to any third parties;
- ▶ the merchant takes appropriate steps to ensure data privacy and security including through various hardware and software methodologies;

- ▶ the merchant is not responsible for the privacy policies of websites to which it links. If you provide any information to such third parties different rules regarding the collection and use of your personal information may apply. You should contact these entities directly if you have any questions about their use of the information that they collect;

The Data Privacy policy should be on a separate page.

3.3 Cancellation policy

The Cancellation Policy should contain:

- ▶ The expected time span for reporting an item, goods or services ordered to be canceled/replaced and the related conditions.
- ▶ The conditions under which cancellation & replacement will be allowed
- ▶ The cancellation confirmation should be sent via email.

If there is **no Cancellation policy**, this must be very clearly communicated to customers before the purchase decision is made, to prevent misunderstanding and disputes.

3.4 Return & Refund policy

The Return and Refund Policy should contain:

- ▶ return and refund Timeframes, costs/fees and other conditions clearly indicated;

A return and refund policy should be clearly displayed on your website. This can be displayed anywhere on your site, as long as it is displayed before a customer makes a payment.

Your refund policy may vary according to whether you are based in or out of the European Union:

Where you are supplying consumers (i.e. individuals buying for themselves rather than for a business) you should make it explicit that the shopper has the right to cancel within seven days of their contract with you, or seven days of receipt of the goods (whichever is the longer). You must also explain that if the shopper does cancel his order, he will have his payment returned and outline the procedures he must follow to return his goods or services (these requirements ensure you comply with EU regulations). There are variations to these rules where you are supplying services or making customized goods.

Refunds will be made onto the original mode of payment and will be processed within 10 to 45 days depending on the issuing bank of the credit card.

The Merchant must detail the return, refund, and cancellation policy clearly on the website to inform customers of their rights and responsibilities in case:

- ▶ the wrong product was sent by the merchant
- ▶ the product is defective
- ▶ the product was damaged in shipping
- ▶ the product is tampered

If there is **no refund policy**, this must be very clearly communicated to customers before the purchase decision is made, to prevent misunderstanding and disputes.

4. General considerations

4.1 Checkout flow

- ▶ Merchant outlet location must be clearly displayed during the checkout process
- ▶ After successful payment, the customer should be sent to a confirmation page where they should be provided with information on the result of the transaction, order details and instructions to receive the order.
- ▶ After successful payment, an email confirmation with order and payment details should be sent by the Merchant to the customer.

- ▶ Payment currency and amount shown to the customer on the merchant's website before purchase should be equal to the actual transaction currency and amount.

4.2 General Website Content

- ▶ The nature and description of the business must clearly be mentioned
- ▶ Website content reflects the merchant licensed business activity, the website URL must be the one provided in the application, and no other website can be used.
- ▶ Website must not contain nor show prohibited products/services

4.3 License information for regulated business activities

If merchant's business activities are regulated either in merchant's jurisdiction or in customer's jurisdiction then the following information should be clearly available on the website:

- ▶ information on the license/permission/registration name, number, jurisdiction
- ▶ regulator's name and if available, link to the registry

4.4 Export restrictions

- ▶ Legal restrictions notice (e.g. related to customer's location country or citizenship country) should be shown before purchase if applicable
- ▶ Merchant should notify customers of their obligation to independently determine whether the relevant local legislation allows purchase of such goods or services through Internet using card payments

4.5 Domain registration

Your web address (domain name) must be registered in your company's name. The reason for this is that if a shopper searches your domain name, he can see who exactly owns the website he has spent money with. Basically everything needs to tally

up for shopper confidence. This also helps stop fraudsters opening and closing businesses every couple of days.

4.6 Product pricing

You must provide clear pricing on your website for the products or services (with currencies and amounts) on offer. Unless the website is for businesses only and not private individuals, you must show all prices including VAT.

If order currency differs from payment currency, this should be indicated before purchase

4.7 Bank statement descriptor

This is the name that will appear on the customer's bank statement showing who he has paid money to.

It should be the Company's URL or trade name whichever is easier to link to your web shop.

It must be clearly available during checkout.

4.8 Logos of the accepted payment methods

Your website must display the logos of the payment methods that can be accepted through your account and during the checkout process.

Ideally, the logos should be displayed at the point of entry to your shop. Thus ensuring that your shoppers are aware of the payment methods that you accept before they make a purchase.

4.9 Clear navigation

Your website must have a clear navigation. The navigation must enable a user to easily find their way around the website and find relevant information quickly.

All website pages must be available and contain updated information.

4.10 Banned words or phrases

Visa, MasterCard and the banks that we use are very strict about certain words being used on a website. The words below are specific to adult content websites, however there may also be certain words or phrases that can not be used in your industry:

- ▶ suffocate
- ▶ slave
- ▶ forced
- ▶ rape - raped - raping
- ▶ intoxication - intox - intoxicate
- ▶ abuse - abused
- ▶ drug - drugs - drugged
- ▶ torture - torturing
- ▶