

Web Site Requirements

- 1) Visa and MasterCard Symbol on the home page and payment page
- 2) For 3D Secure enrolled merchants, Verified by Visa & MasterCard SecureCode® logos on home page and payment page (Merchant is not required to add regular Visa and MC symbols if they have the 3DS logos.)
- 3) Complete Description of the goods or services offered
- 4) Refund/Return policy – The Merchant must clearly post its return, refund and cancellation policy to inform cardholders of their rights and responsibilities. If there is a limited or no refund policy, this must be very clearly communicated to cardholders before the purchase decision is made to prevent misunderstandings and disputes
- 5) Customer Service Contact including e-mail address or telephone number
- 6) Address of the Merchant's Permanent Establishment in the jurisdiction of the acquiring bank
- 7) Transaction Currency
- 8) Export Restrictions (if known/applicable)
- 9) Delivery Policy - special conditions must be clearly displayed to avoid misunderstandings and disputes
- 10) Consumer Data privacy policy
- 11) Security capabilities and policy for transmission of payment card details
- 12) Terms and Conditions
- 13) "Powered by FAC" Logo to be placed on payment page

Card Scheme Requirements for Recurring Payments

Merchants taking recurring payments must obtain the cardholder's express consent and inform the cardholder the exact details of the agreement including:

- The amount of the Recurring Payment
- Whether the amount is fixed or variable
- The Schedules date(s) of the Recurring Payment
- Whether the Schedules date(s) are fixed or variable
- Specify the method of communication for all cardholder correspondence

Once the cardholder has provided their consent for a Recurring Payment Agreement, you must provide confirmation of the agreement within two business days using the agreed method of communication.

Any changes to a cardholder's Recurring Payment Agreement must also be communicated at least seven working days prior to the next payment being taken. You must communicate to cardholder in any of the following situations:

- More than six months have elapsed since the last payment
- A trial period, introductory offer or promotional activity has expired
- There are changes to the Recurring Agreement: - any change to the amount of the Recurring Payment and/or - any change to the date of the Recurring Payment

Transaction Receipt Requirements

- 1) Concealed Card Holder Account Number: For e-commerce transactions, the cardholder account number must not appear on the transaction receipt
- 2) Unique Identification Number: To assist in dispute resolution between cardholder and merchant, the merchant must assign a unique identification number to the transaction and display it clearly on the transaction receipt
- 3) Website Address: The Merchant must always include its website address
- 4) Purchaser Name
- 5) Transaction Date
- 6) Transaction Amount
- 7) Transaction Currency
- 8) Authorisation Code
- 9) Merchant Name

In addition to these requirements, it is suggested that the transaction receipt include wording to indicate that the cardholder should print or save the receipt for his records.