

## 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.