

WEBSITE REQUIREMENTS

A merchant Web-site must contain all of following information: -

1. Corporate information, trading name most recognizable to the cardholder, postal address, email address, telephone number(s) and country of domicile of your business.
2. Complete description of goods/services offered, if selling electrical goods, the voltage requirements must be stated, which do vary around the world.
3. Return/refund/cancellation policies. If there is limited refund or "no refund" policy, this must be very clearly communicated to customers before the purchase decision is made.
4. All customer service contact information, e.g., e-mail address, telephone numbers (including country code, toll-free and non-toll-free numbers, facsimile numbers, etc.), and have the resource available to address customers queries with due diligence.
5. Transaction currency, including the country name of currency unit if the currency unit designation is not unique, e.g. a dollar could be an Australian dollar, a New Zealand dollar, a HK dollar... etc
6. Country to which goods be shipped and any import/export regulations and custom duties related to shipment to those countries.
7. Policy regarding delivery of goods, and inclusive of any restrictions or other special condition in place.
8. Data privacy policy must be clearly stated including what type of information is collected, the purpose of collecting the data, when the information is being collected, how cardholder information will be used, to what extent it will be shared in any way with a third party and if and how a consumer can restrict the use of his/her personal information.
9. If you provide recurring goods or services e.g. subscriptions, membership fees etc, and charge a cardholder's account periodically, you must obtain a written permission in the format such as hard-copy or electronic record from the cardholder for the goods or services to be charged to the cardholder's account. The written permission must at least specify transaction amount, frequency of recurring charges and duration of time for which the cardholder's permission is granted. You must retain the written permission for the duration of the recurring services. A simple and easily accessible online cancellation procedure must be in place if the cardholder's request for goods or services was initially accepted online.
10. Information about method of transaction security you use to secure cardholder account data during the ordering and payment process must be provided to the consumer. It should include what level and type of security is being used (e.g. Secure Socket Layer (SSL) with 40-/56-/128- bit encryption keys, 3D-Secure), why it is being used in general, what steps are taken to ensure data quality and access, how it is being held and where, what the consumer will benefit from it, what pages will be secured etc. This information needs to be clear and easy to understand.
11. Country of domicile of your business location must be clearly disclosed to the cardholder immediately prior to completion of payment instructions.
12. If customer place a hotel reservation through third-party booking agents acting on behalf of hotel and when the customer cancels a reservation instead of contacting the hotel directly, he or she may contact the third-party booking agent and receive a cancellation confirmation code. In this situation hotel cannot process a "No-Show Transaction" when the customer cancelled the reservation according to the third-party booking agents cancellation policy, and the customer has a cancellation number. Failures in communication between the hotel and third-party booking agent must be resolved by the two parties without involving the cardholder

13. Utility Companies should mention that the customer is liable for the payments processed under his/her account no, as the customer details entered or given at the time of registration are verified against the internal customer database.
14. Merchant's web site should not carry a search engine leading to casino, time-share, club membership, arms dealing or Child Pornography.
15. Merchant or a partner or merchant's web site should not involve in Child Pornography or any offence against children.
16. Website should not accept "Care of " and temporary addresses such as internet café's at the time of registration.
17. Website should have a registration process as below. These details would assist both the merchant (as a customer base) & GP (for investigation)
 - Customer/Cardholder name
 - Address
 - Telephone number
 - Email address
 - Passport number

If goods are to deliver

 - Delivery address
 - Receiver's name
 - Telephone number
18. The above terms and conditions should be displayed in the merchant's website appropriately and "click to accept" or other affirmative button should be implemented.