



What are the general requirements on my website?

Payver Limited

Contents

TECHNICAL SETUP FOR ALL WEBSITE PAGES	3
CONTACT AND COMPANY INFORMATION.	3
PRICING AND CURRENCIES.....	3
TERMS AND CONDITIONS AND PRIVACY POLICY	3
BANK STATEMENT DESCRIPTOR.	3
VISA AND MASTERCARD BRANDS.....	4
CHECKOUT FLOW	4
LICENCE INFORMATION FOR REGULATED BUSINESS ACTIVITIES	4
AGE AND EXPORT RESTRICTIONS.....	4
REQUIREMENTS FOR DOCUMENTS AVAILABLE ON THE WEBSITE.	5
Terms and conditions (should contain)	5
Data Privacy protection policy (should contain)	5

To get a merchant account, your website needs to fulfil following requirements below.

TECHNICAL SETUP FOR ALL WEBSITE PAGES

- Website must be protected by a TLS certificate.
- Should be under one domain name, including callbacks.
- To ensure a good customer experience if operating subdomains only second level domain structure should be used.
- All website pages must be available and contain updated information.

CONTACT AND COMPANY INFORMATION.

Following information should be clearly available to the customer:

- Registered name and trademark, actual and legal address, and registration number of the legal entity.
- Contact and Customer support information (operating hours, phone number, email address).
- About Us, T&Cs, Privacy policy, Cancellation, Return and Refund policy, Cookies policy, Contact Us pages links on the home page.

PRICING AND CURRENCIES

- Pricing of products and services (with currencies and amounts) needs to be clearly available for all visitors and/or customers.
- If order currency differs from payment currency, this should be indicated before purchase.

TERMS AND CONDITIONS AND PRIVACY POLICY

- Terms and conditions and Privacy policy need to be clearly available for all visitors and/or customers.
- Terms and conditions need to be accepted manually by the cardholder upon registration on the site (if applicable) and/or during checkout.
- Please see further below for minimum information to be included in these documents.

BANK STATEMENT DESCRIPTOR.

- Is the name that will appear on the customer's bank statement showing those to whom they have paid money.
- Should be the Company's URL or trade name whichever is easier to link to your web shop.
- Must be clearly available during checkout.

VISA AND MASTERCARD BRANDS

- Visa and Mastercard logos must be clearly available on the website and during the checkout process.

Logo placement and sizes can be found on the current International Payment Systems brand pages [Mastercard](#) and [Visa](#)

CHECKOUT FLOW

- Merchant outlet location must be clearly displayed during the checkout process.
- After successful payment, the cardholder must be diverted 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, email confirmation with order and payment details should be sent by merchant to the customer.
- Payment currency and amount shown to customer on merchant's website before purchase should be equal to actual transaction currency and amount.

LICENCE INFORMATION FOR REGULATED BUSINESS ACTIVITIES

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

- Information on the licence/permission/registration name, number, jurisdiction.
- Regulator's name and if available, link to the registry.

AGE AND EXPORT RESTRICTIONS

- 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.
- Legal restrictions notice (e.g. related to customer's location country or citizenship country) must 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.

REQUIREMENTS FOR DOCUMENTS AVAILABLE ON THE WEBSITE.

Terms and conditions (should contain)

- Information about the Business registered name, identification number, registered address, intermediary if any.
- Fulfilment and delivery policy and shipping costs, tax information and time limits.
- Right of withdrawal/Refund/Return/Exchange policy, Cancellation policy, clearly described and clearly presented. Confirmation for cancelling service must be provided via email.
- Return and refund Time limits, costs/fees and other conditions clearly indicated.
- The location of the Merchant Outlet.
- Easily accessible merchant contact information.
- Conditions to close/terminate the account or registration.
- Copyrights.
- Applicable law and jurisdiction.
- Information and contact of the payment service provider.

Data Privacy protection policy (should contain)

- Legal entity details and contacts of Data Protection Officer.
- Statement that merchant does not sell personal information they are collecting.
- Should be on a separate page.