

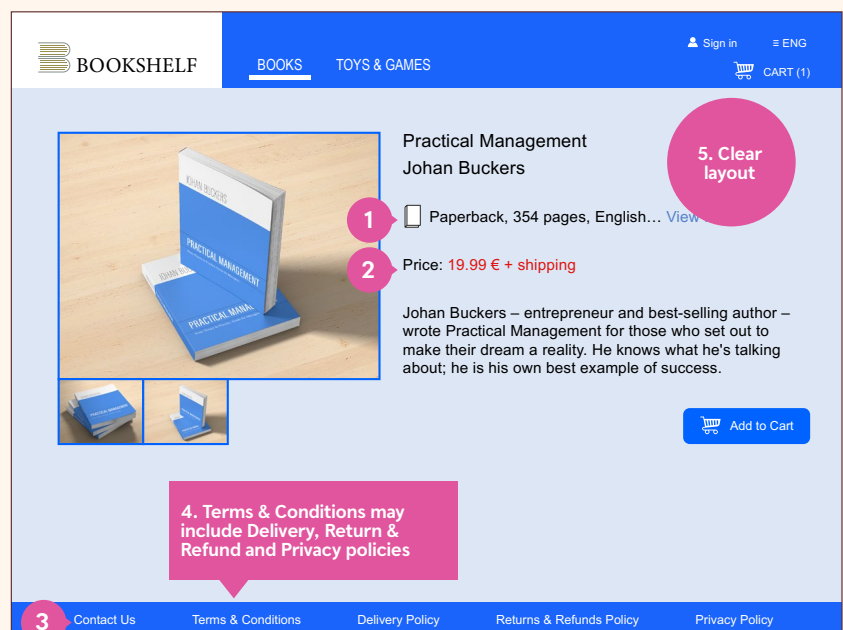
Requirements for online stores

With payment card security in mind, Mastercard and Visa have elaborated requirements for online stores. For your convenience, we have put together guidance on how to comply with the requirements. There are no restrictions on the style and design, so you're free to choose how to present the necessary information.

Please be reminded that according to the conditions of the online payment card acquiring agreement, merchant is responsible for proper and timely fulfilment of the requirements.

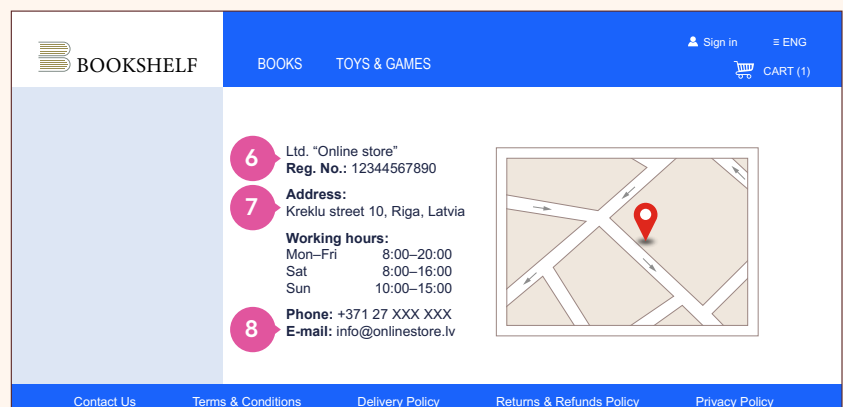
General requirements

1. Descriptions of goods and services must be factual and understandable
2. Final prices must be presented with taxes
3. Contact Us, Terms & Conditions, Delivery Policy, Return & Refund Policy and Privacy Policy must be easily accessible
4. Policies may be separate chapters in Terms & Conditions
5. Information must be laid out in a clear manner



Contact Us

6. Business name and registration number
7. Registered office address in the country
8. Customer Service phone number and email address



Delivery Policy

9. Available delivery options
10. Maximum delivery times
11. Delivery rates and prices (if paid by the customer)

Return & Refund Policy

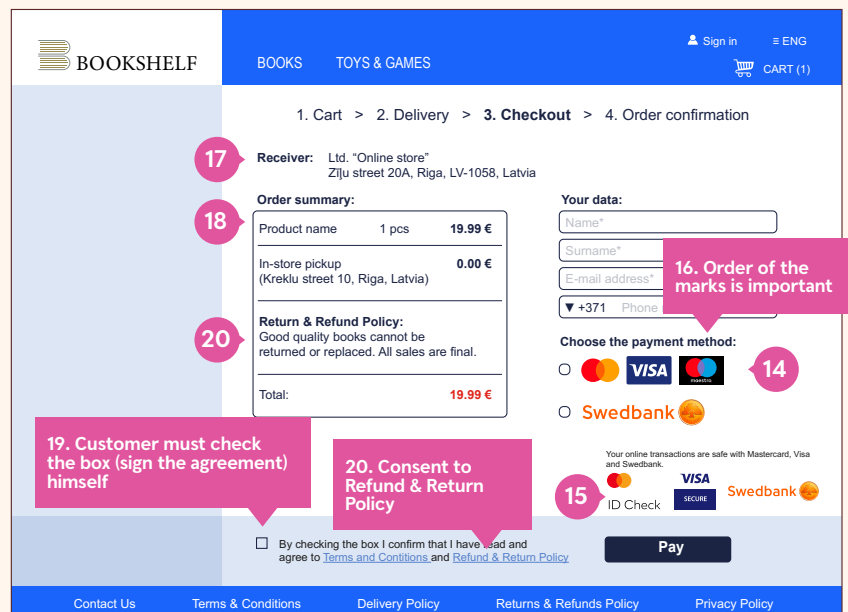
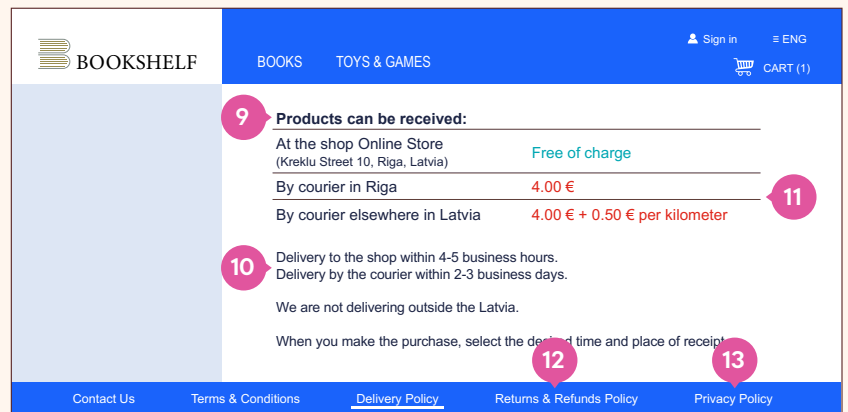
12. Cardholders have the right to change their minds and get the money back, unless the merchant specifies differently. Proper Return & Refund Policy should cover the following situations:
 - Order cancellations
 - Returns
 - Replacements
 - Refunds

Privacy Policy

13. Explain your customers what information you collect and why. Let them know how they can manage it

Branding requirements

14. Display acceptance marks of the accepted cards (Mastercard, Visa, Maestro). Let your customers know that you are accepting their cards
15. Our merchants participate in Mastercard Identity Check and Visa Secure programs. Participating merchants must display Mastercard Identity Check and Visa Secure marks on their websites
16. Marks must be in the following order: Mastercard, Visa, Maestro, Mastercard Identity Check and Visa Secure



Checkout process

17. Display business address (incl. country) during the checkout process. Your customers have the right to know where the real activity of your company is carried out
18. Summarize what the customer orders, agrees to and pays for on the checkout page. Include the summary in the order confirmation
19. Obtain the electronic customer's consent to Terms & Conditions on the checkout page. For example, "By checking the box I confirm that I have read and agree to Terms & Conditions". Terms & Conditions must be a hyperlink to the relevant document
20. If Return & Refund Policy limits cardholders' rights, summarize the limitations on the checkout page. Obtain the electronic customer's consent to it