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| ***Website requirements as per Visa and MasterCard regulations*** |

*Website content requirements are important to ensure a satisfactory shopping experience*

*For consumers and to minimize cardholder disputes and chargebacks.*

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| **Merchant Website Checklist of minimum requirements** | |
| **A** | **General Website content** |
| 1 | Website content reflects the merchant **licensed business activity**, the website URL must be the one provided in the application, and no other website can be used. |
| 2 | Website must not contain nor show **prohibited products/services** |
| 3 | Website shows the items/ Products/Services **description and pricing** and the transaction **currency.** |
|  | Please Note: Merchant must provide complete description of the services offered. If there are event tickets/conferences, then explicitly state: **“The Pricing of the Tickets may vary from Event to Event. The customer has to visit the website when required for latest pricing.”** |
| 4 | Website shows the **logo** of the accepted cards on the Home page http://www.inmotionhosting.com/support/images/stories/icons/ecommerce/visa.png http://www.inmotion.net/support/images/stories/icons/ecommerce/mastercard.png |
| **B** | **About Us** |
|  | The nature and description of the business must be clearly mentioned |
| **C** | **Terms and Conditions (T&C) (must mention the below information)** |
| 1 | **Company Name (as per the Trade license)”** maintains the [http://companywebsite.com](http://sample.com) Website ("Site"). |
| 2 | “United Arab of Emirates is our country of domicile” and stipulate that the **governing law** is the local law. |
| 3 | ‘’Visa and Master Card and which **(currency**) will be accepted for payment’’ |
| 4 | ‘’We will not trade with or provide any services to **OFAC and sanctioned** countries’’ |
| 5 | ‘’Customer using the website who are Minor /under the **age of 18** shall not register as a User of the website and shall not transact on or use the website’’ |
| **6** | ‘’Cardholder must retain a copy of **transaction records** and Merchant policies and rules’’ |
| 7 | ‘’User is responsible for maintaining the **confidentiality** of his account’’ |
| **D** | **Privacy Policy (PP) (must mention the below information)** |
| 1 | ‘All credit/debit cards’ details and personally identifiable information will NOT be stored, sold, shared, rented or leased to any third parties’’ |
| 2 | ‘’Merchant will not pass any debit/credit card details to **third parties’’** |
| 3 | ‘’Merchant takes appropriate steps to ensure data privacy and security including through various hardware and software methodologies. However, (COMPANYWEBSITE.COM) cannot guarantee the security of any information that is disclosed online’’ |
| 4 | ‘’The merchant is not responsible for the privacy policies of websites to which it links. If you provide any information to such third parties different rules regarding the collection and use of your personal information may apply. You should contact these entities directly if you have any questions about their use of the information that they collect.’’ |
| 5 | “The Website Policies and Terms & Conditions may be changed or updated occasionally to meet the requirements and standards. Therefore, the Customers’ are encouraged to frequently visit these sections to be updated about the changes on the website. Modifications will be effective on the day they are posted”. |
| 6 | **“COOKIE POLICY”** must be added. |
| **E** | **Delivery Policy – For Products (must mention clearly the process)**  **Please keep the proof of delivery receipt signed/confirmed by the registered customer** |
|  | * Process of shipping the items/goods conditions, (Ex. Courier) * Should mention the **Delivery fees for Local and International** (if applicable) or Free Delivery * Delivery time to Local and International (if applicable)   **Note: SANCTIONED CONTRIES must be removed from the Drop-down list of delivery locations displayed in the checkout page.**  **SAMPLE OF DELIVERY POLICY** We deliver our Products to all Countries and mainly UAE. Shipping will be done by a third-party courier. Delivery within UAE cities shall be in 1 – 2 working days and from 4 to 10 working Days to Other Countries. UAE Delivery Fees will be a Flat Rate of AED: 10 and Delivery Fees outside UAE will be mentioned on the checkout page depending on the country and location. Avoid any delivery delay by providing your full address along with your contact details. |
|  | **Multiple Shipments** (should be mentioned if applicable)  **Suggested Statement:** The multiple booking / orders / shipments may result in multiple postings to the cardholder’s monthly statement. |
|  | **or Payment Confirmation – For Services** |
| 1 | Must mention the process of how the customer will receive the payment confirmation (ex; by email or SMS or mail) and the time the payment confirmation will reach the customer  **Sample:** Once the payment is made, the confirmation notice will be sent to the client via email within 24 hours of receipt of payment. |
| **F** | **Refund Policy** |
| 1 | Refunds will be made onto the **original mode of payment** and will be processed within 10 to 45 days depends on the issuing bank of the credit card. |
| 2 | Merchant must detail the return, refund, and cancellation policy clearly on the Website to inform Cardholders of their rights and responsibilities   * The wrong product was sent by the merchant. * The product is defective. * The product was damaged in shipping. * The product is tampered.   **SAMPLE OF RETURN POLICY**  We accept returns within 7 days of receipt, only if their delivery packaging has not been opened or the products are damaged or wrong product. Please notify us and return the box in its original packaging. In such instances, we will endeavour to send you another or refund the payment. We can only accept returns of products that have not been tampered with, are sealed and remain in the original packaging. If all these conditions are met, please ship your products back to us using a registered courier service and we will issue a full refund. Please note that we reserve the right to refuse any returned shipments if the product has been used or tampered with. Shipping & Handling fees are non-refundable. |
| 3 | If **No refund policy**, this must be very clearly communicated to Cardholders before the purchase decision is made, to prevent misunderstanding and disputes. |
| **G** | **Cancellation Policy** |
| 1 | The expected time span for the reporting an item, goods or services ordered to be cancelled/replaced and the related conditions. |
| 2 | The conditions under which cancellation & replacement will be allowed |
|  | **Sample:** Customer can cancel their order within 24 hours; refunds will be made back to the payment solution used initially by the customer. Please allow for up to 45days for the refund transfer to be completed. |
| **H** | **Contact Us -** Website must have the following |
| 1 | * **Name of the company,** * **E-mail address** * **Phone numbers** * **P.O. Box and** * **Complete Office Address** * **Country as UAE** |