

The following information serves as a guideline when evaluating a merchant's website to ensure that the contents of that website meet Underwriting requirements.

Inclusion Checklist

Any website operated by a merchant must contain all the information outlined below.

NOTE E-commerce accounts may not be combined with any other processing methods; a separate account is required.

✓ **Complete Description of Goods or Services Offered**

Underwriting will verify product is not counterfeit or a copyright infringement. Merchant must supply authorized dealer verification documents.

✓ **Clear Disclosure of Merchant Name**

This includes true registered DBA and descriptor if different from URL

✓ **Returned Merchandise and Refund Policy**

This must be on the same screen view as the checkout screen used to present the total purchase amount; or, within the sequence of Web pages the Cardholder accesses during the checkout process

✓ **Customer Service Contact Information and Hours**

This includes e-mail address and /or telephone number

✓ **Terms and Conditions of a Promotion**

Terms and Conditions for recurring transactions cannot be included in the General Terms and Conditions. A separate document must be included.

✓ **Date Charges will Commence**

✓ **Transaction Currency (U.S. dollars)**

✓ **Export or Legal Restrictions (if known)**

✓ **Delivery Policy**

✓ **Address of the Merchant's Permanent Establishment**

This must include the country. Mail drops are not acceptable. If a merchant or a sponsored merchant primarily operates from a personal residence, they must disclose the city, state / province and country of their permanent establishment, but not the street address of their personal residence.

NOTE Only U.S. based websites are allowed to process with FIS.

✓ **Consumer Data Privacy Policy**

✓ **Security Method for Transmission of Payment Data**

✓ **Card Brand Branding Compliance**

The Card Brand marks must be in full color and must comply with each Card Brand's *Brand Standards*.

Additional Requirements for Websites with Trial Periods

If the website has a trial period, all the following must be true:

- ✓ Length of a trial period is posted, including clear disclosure that the Cardholder will be charged unless the Cardholder expressly rejects the charge
- ✓ Date on which charges will begin is clearly stated
- ✓ Cancellation Policy, including clear steps to be taken by the Cardholder to cancel the transaction prior to the end of the trial period.

Exclusion Checklist

A website operated by a Merchant, must NOT contain any of the following. The application will be declined if any of the following are present:

- × Hidden Disclosures
- × Bogus claims or endorsements
- × Poorly-disclosed negative options
- × Pre-checked opt-in boxes for payment without cardholder's active consent
- × Countdowns - limited time to complete transaction
- × Auto-fill in any field if the consumer hits the "back" button