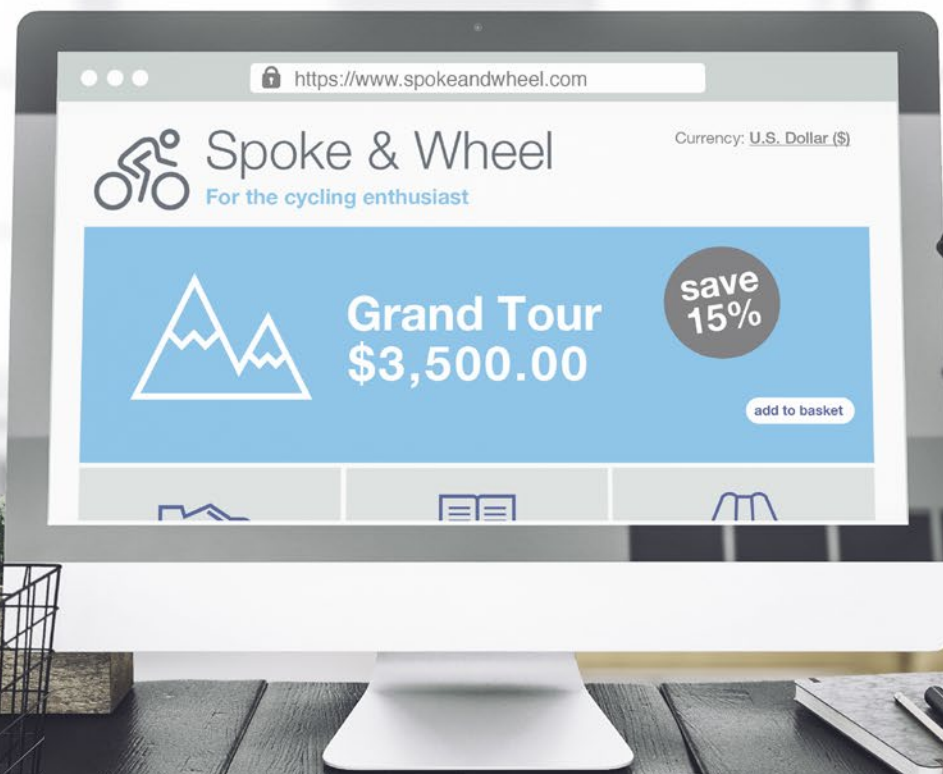


# Guidelines for your eCommerce Website



## Guidelines for your eCommerce Website

Card brands require certain information to be featured prominently or to be easily accessed on websites that wish to accept their cards as a form of payment. These requirements apply to any customer accepting card payments via an online invoice or shop.

The information required is designed to help customers make an informed purchasing decision. It also helps provide businesses like yours a way to reduce chargebacks and customer complaints.

We're here every step of the way if you have any questions. If a compliance specialist reaches out to you about any missing gaps in your website, this handy guide will help you address the gaps quickly and easily.





# Meeting Requirements for Payment Processing

To help you get started, we've put together this website compliance guide to help you navigate these mandatory card brand requirements. There may be other state or federal requirements that apply to the information shown on your business website.

If at any point, your website does not meet these criteria, or if you're in violation of any of our Terms of Service, then we reserve the right to deactivate your website's payment processing abilities.

Please contact [websitereview@elavon.com](mailto:websitereview@elavon.com) when you're ready to initiate your final review, and include your Merchant ID within your email and any applicable additional required documentation listed on the right.

Please note, pharmaceutical companies are required to have their domains registered to their business in VIPPS.

## Additional Requirements:

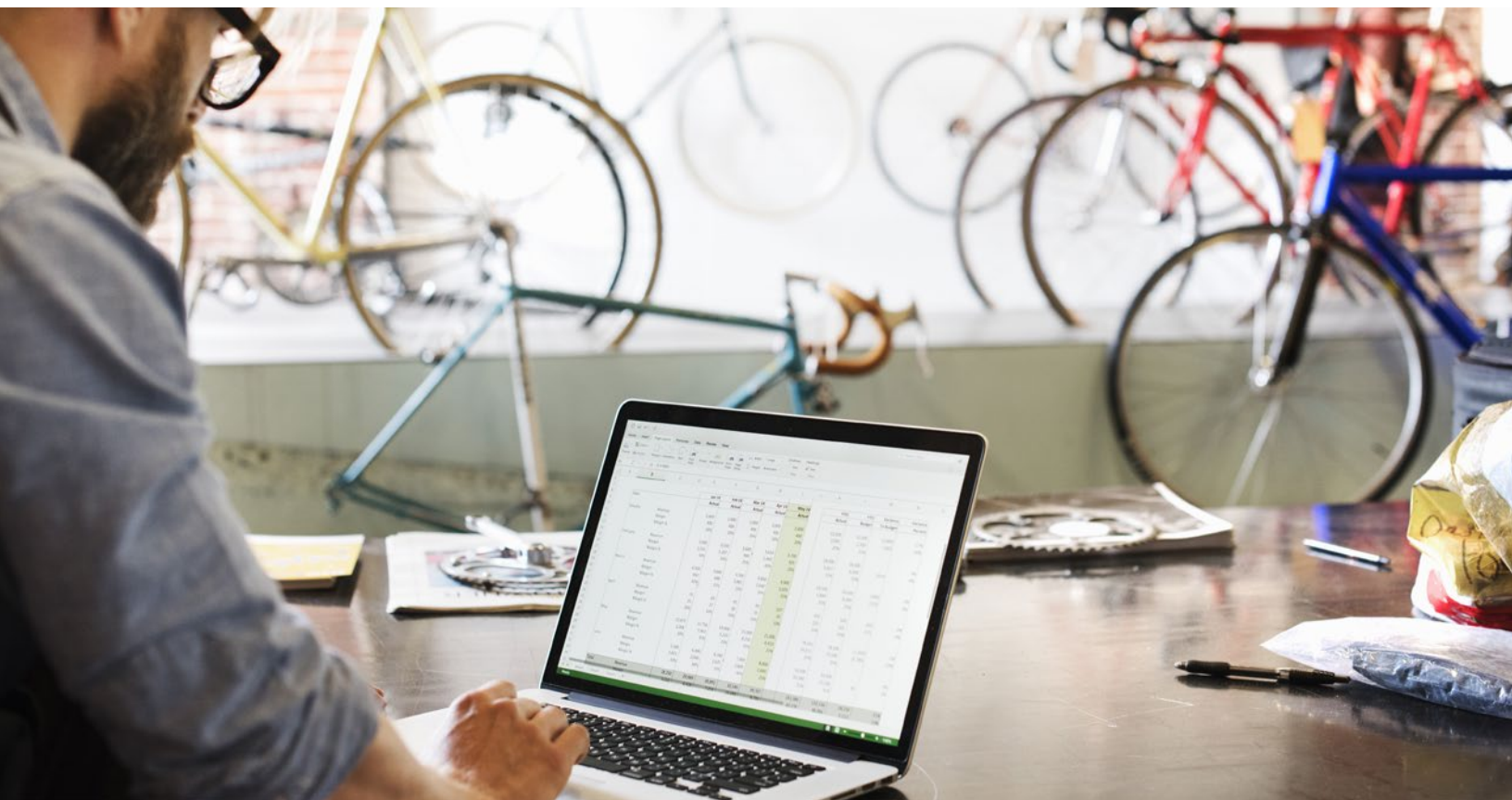
### 1) Payments through Invoices:

If you accept payment from customers through use of an invoice, please email [WebsiteReview@elavon.com](mailto:WebsiteReview@elavon.com) a sample or mock-up an invoice, and clarify how your customers submit payment to you.

### 2) Payments behind Login:

If your payment page requires login credentials to access it, please email a test login to [WebsiteReview@elavon.com](mailto:WebsiteReview@elavon.com).

**3) Screenshots** showing compliance to Requirements are acceptable, provided they include your processing URL or an explanation of how your customers make payments.



## A Step-by-Step Checklist

### Requirements

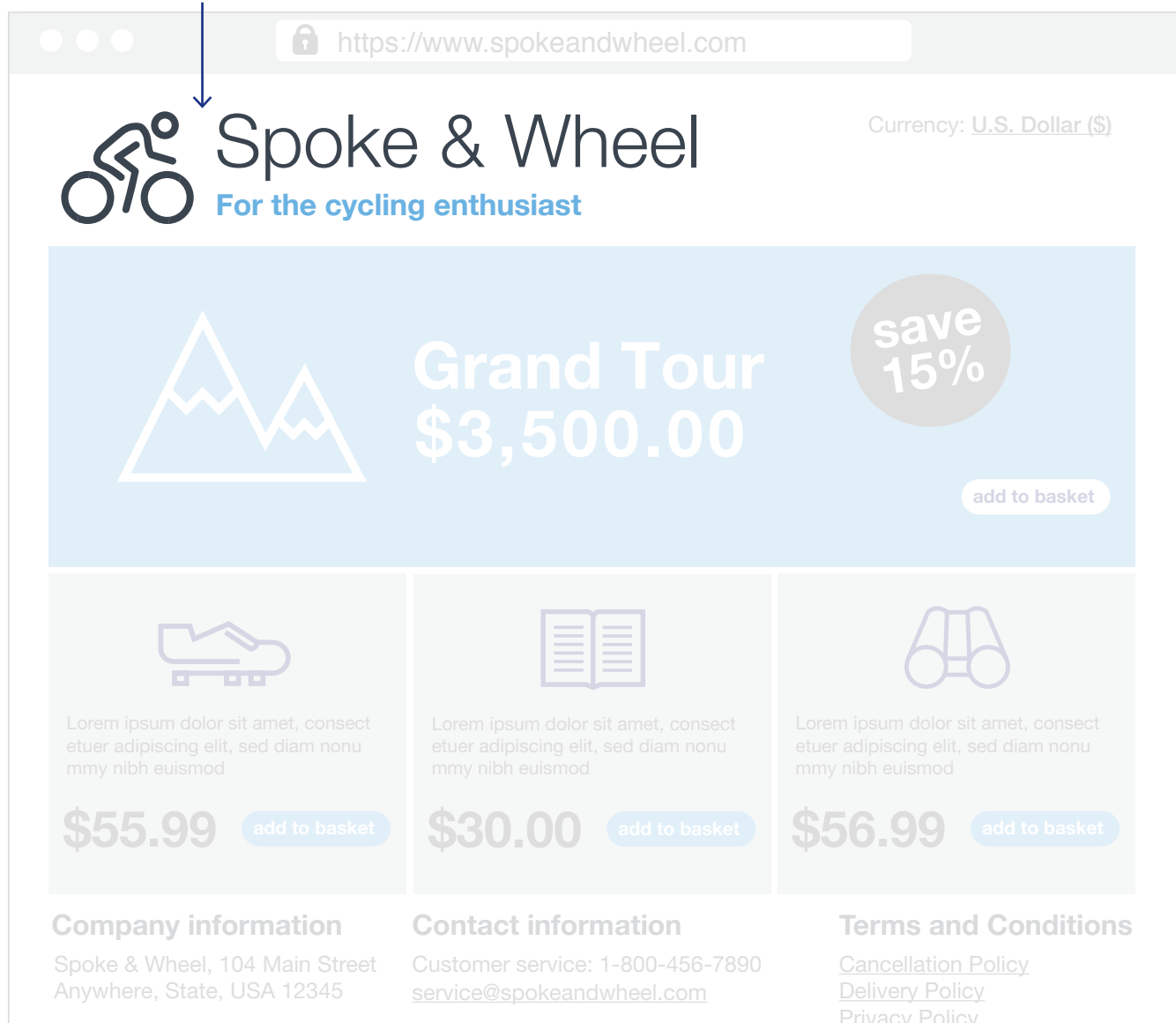
- P4 →** Showcase the Name of your Business (DBA)
- P5 →** Secure your Website's Order Page
- P6 →** Show your Customer Services Phone number, Email Address, or Mailing Address

### Recommendations

- P07 →** Ensure customers know your Country of Permanent Establishment
- P08 →** State your Privacy Policy and make it easily accessible
- P09 →** Advise customers of Delivery Method and Timing
- P09 →** Illustrate your Card Brand Acceptance Marks
- P10 →** List your Products or Services with prices and descriptions
- P11 →** Display your Return, Refund and/or Cancellation Policy

## Requirement: Showcase the Name of Your Business (DBA)

The name of your business (DBA) must be clearly posted on your site. The Business Name on your website and the DBA listed on your application should very closely match to ensure your customers understand with whom they're conducting business.

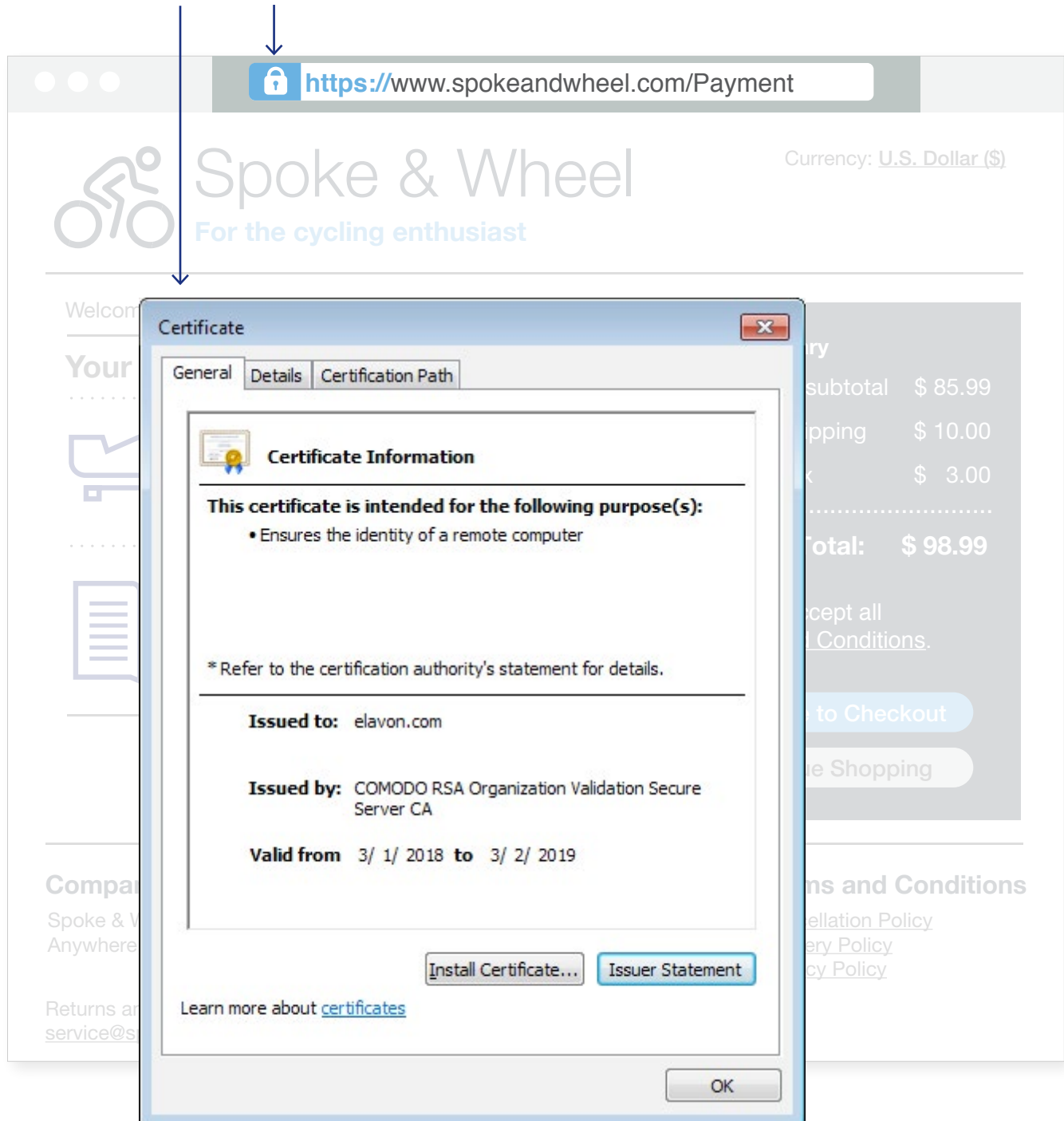


Should the DBA on the application include a business structure (Eg. LLC, LTD, etc.), store location, or type of commerce (Eg. Ecom, web store, online, etc.); this does not have to be included in the DBA presented on the website.

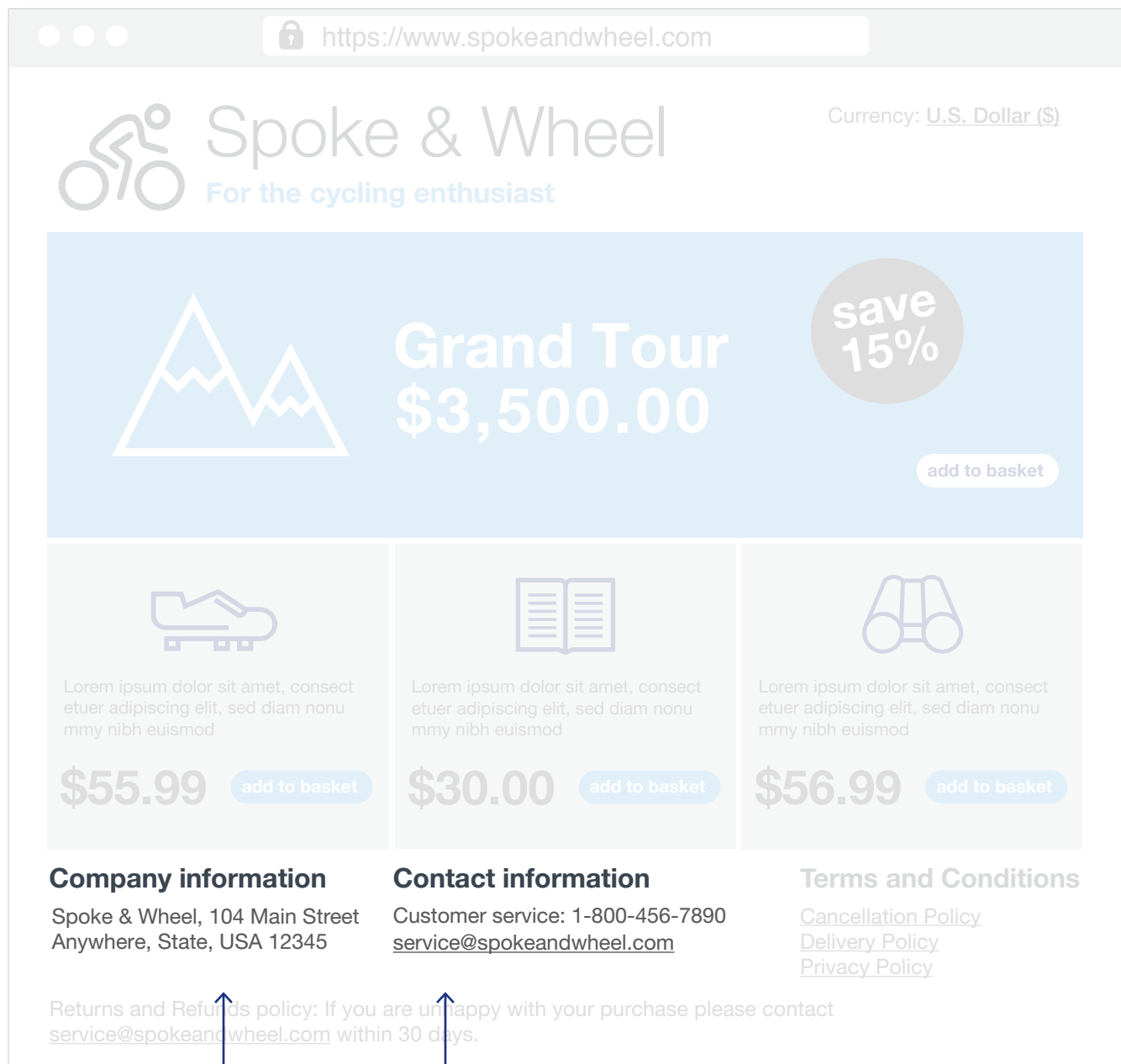
If the DBA on your application varies greatly from the main business presented on the website, there will need to be a statement indicating that the DBA on the account will be what appears on the cardholder's credit card statement. If there are abbreviations present within the DBA, the abbreviation will either need to be present on the website or spelled out and shown in a prominent manner.

## Requirement: Secure Your Website Order Page

The page where your customers enter their payment information must be secure and encrypted. If you're using Converge's Hosted Payment page, this step is taken care of for you. If you're hosting the payment page yourself, please ensure your payment page has the required security certificates.



## Requirement: Show Your Customer Service Contact Information




Display your customer service contact information to include either the Company address (no P.O. Boxes), an email address, or phone number.

This information is generally displayed in the footer of most websites. It is important that your customers are able to easily access this information.

In the subsequent pages we provide you with **recommendations** in implementing a successful eCommerce experience. Elavon will guide / assist but not enforce the detailed recommendations below. Should you have questions about the requirements or the recommendations, please reach out to [websitereview@elavon.com](mailto:websitereview@elavon.com) by either replying to the email you received from them or by emailing in with your merchant id.

## Recommendation: Include Your Country of Permanent Establishment




### Grand Tour

\$3,500.00

save 15%


add to basket



Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod

\$55.99


add to basket



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\$30.00

add to basket



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\$56.99

add to basket

#### Company information

Spoke & Wheel, 104 Main Street  
Anywhere, State, USA 12345

#### Contact information

Customer service: 1-800-456-7890  
[service@spokeandwheel.com](mailto:service@spokeandwheel.com)

#### Terms and Conditions

[Cancellation Policy](#)  
[Delivery Policy](#)  
[Privacy Policy](#)


Returns and Refunds policy: If you are unhappy with your purchase please contact [service@spokeandwheel.com](mailto:service@spokeandwheel.com) within 30 days.

Many businesses operate in more than one state or in more than one country. Please show your Country of Permanent Establishment to ensure your customers have a clear understanding with whom they're conducting business.

Please note, the card brands require that this information is shown on at least one of the pages leading to checkout. Oftentimes, this requirement is met by displaying the information in the website footer.



## Recommendation: State Your Privacy Policy



# Spoke & Wheel

For the cycling enthusiast

Currency: U.S. Dollar (\$)

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### Privacy Policy

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#### Company information

Spoke & Wheel, 104 Main Street  
Anywhere, State, USA 12345

#### Contact information

Customer service: 1-800-456-7890  
[service@spokeandwheel.com](mailto:service@spokeandwheel.com)

#### Terms and Conditions

[Cancellation Policy](#)  
[Delivery Policy](#)  
[Privacy Policy](#)

Returns and Refunds policy: If you are unhappy with your purchase please contact [service@spokeandwheel.com](mailto:service@spokeandwheel.com) within 30 days.

Privacy policies are required for any online services which collect personal information from visitors/ customers.

More stringent rules may apply to customers offering specific products or services (alcohol, tobacco, etc.) or based on cardholder location (California, Canada, etc.)

**Recommendation:** Advise Customers of Delivery Method, Timing. Also Illustrate Your Card Brand Acceptance Marks

https://www.spokeandwheel.com/Delivery

**Spoke & Wheel**  
For the cycling enthusiast

Currency: U.S. Dollar (\$)

### Delivery Options

- ☐ Standard Shipping \$ 0.00  
Estimated Delivery: 4-10 Days
- ☐ Priority Shipping \$ 5.00  
Estimated Delivery: 2-3 Days
- ☒ 2-Day Shipping \$10.00
- ☐ Next Day Shipping \$25.00

### View Cart

Product Name One  
Qty: 1 \$ 55.99

Product Name Two  
Qty: 1 \$ 30.00

Subtotal: \$ 85.99

☐ Click to accept all Terms and Conditions

[Confirm & checkout](#)

### Company information

Spoke & Wheel, 104 Main Street  
Anywhere, State, USA 12345

### Contact information

Customer service: 1-800-456-7890  
[service@spokeandwheel.com](mailto:service@spokeandwheel.com)

### Terms and Conditions

[Cancellation Policy](#)  
[Delivery Policy](#)  
[Privacy Policy](#)

Returns and Refunds policy: If you are unhappy with your purchase please contact [service@spokeandwheel.com](mailto:service@spokeandwheel.com) within 30 days.

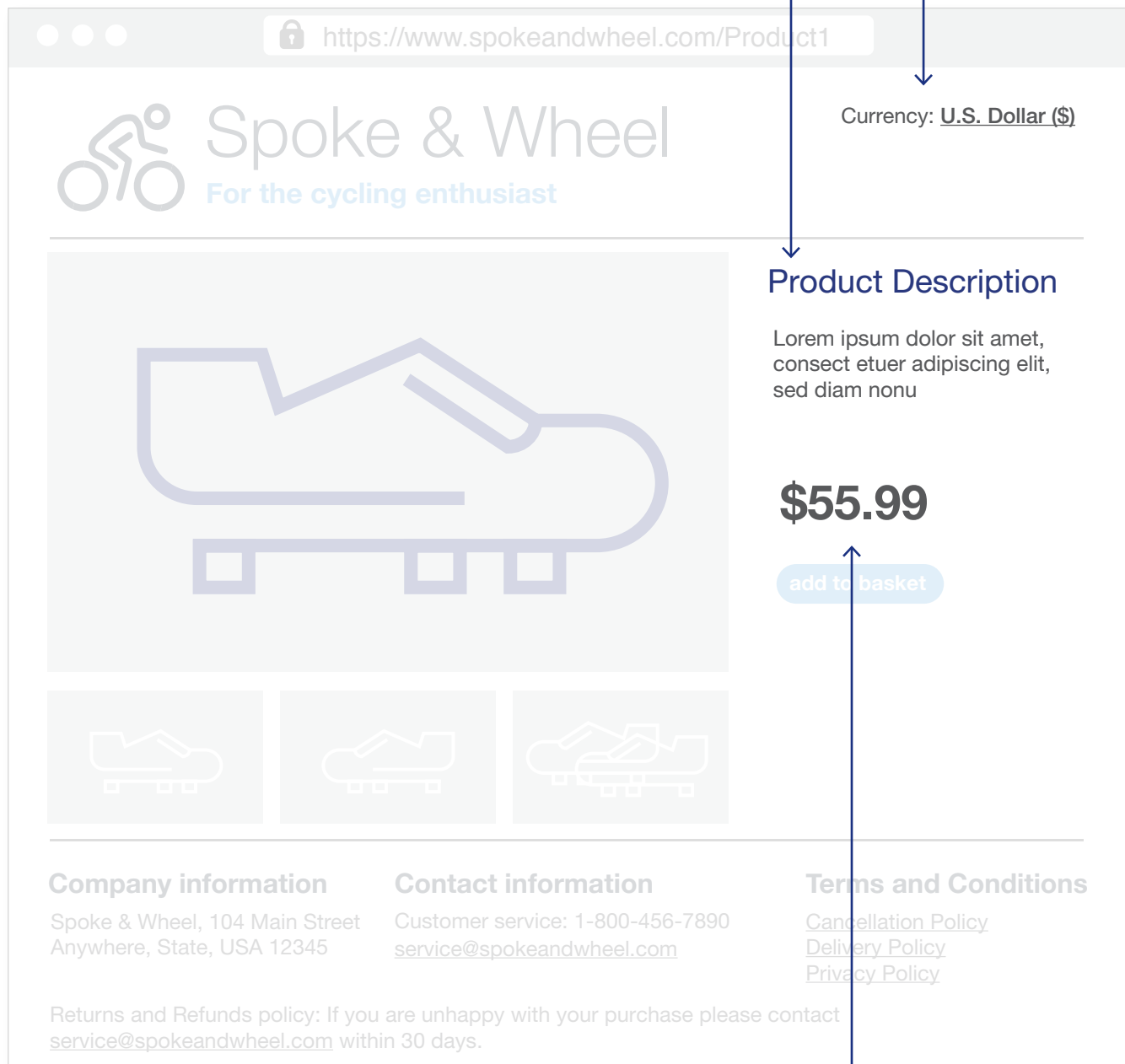
Some companies offer differing shipping methods such as expedited shipping, or separated shipments. Some do not. Your company's shipment policy should be featured prominently and provide an accurate estimation of when your customers can expect to receive each product they purchase.

If a shipment will be separated, due to a product placed on back order for example, please make this clear in at least one of the pages leading to checkout. This way, customer expectations can be set appropriately.

Card brands recommend that you show the logo, name, or symbol of the card brands you accept on the payment page.

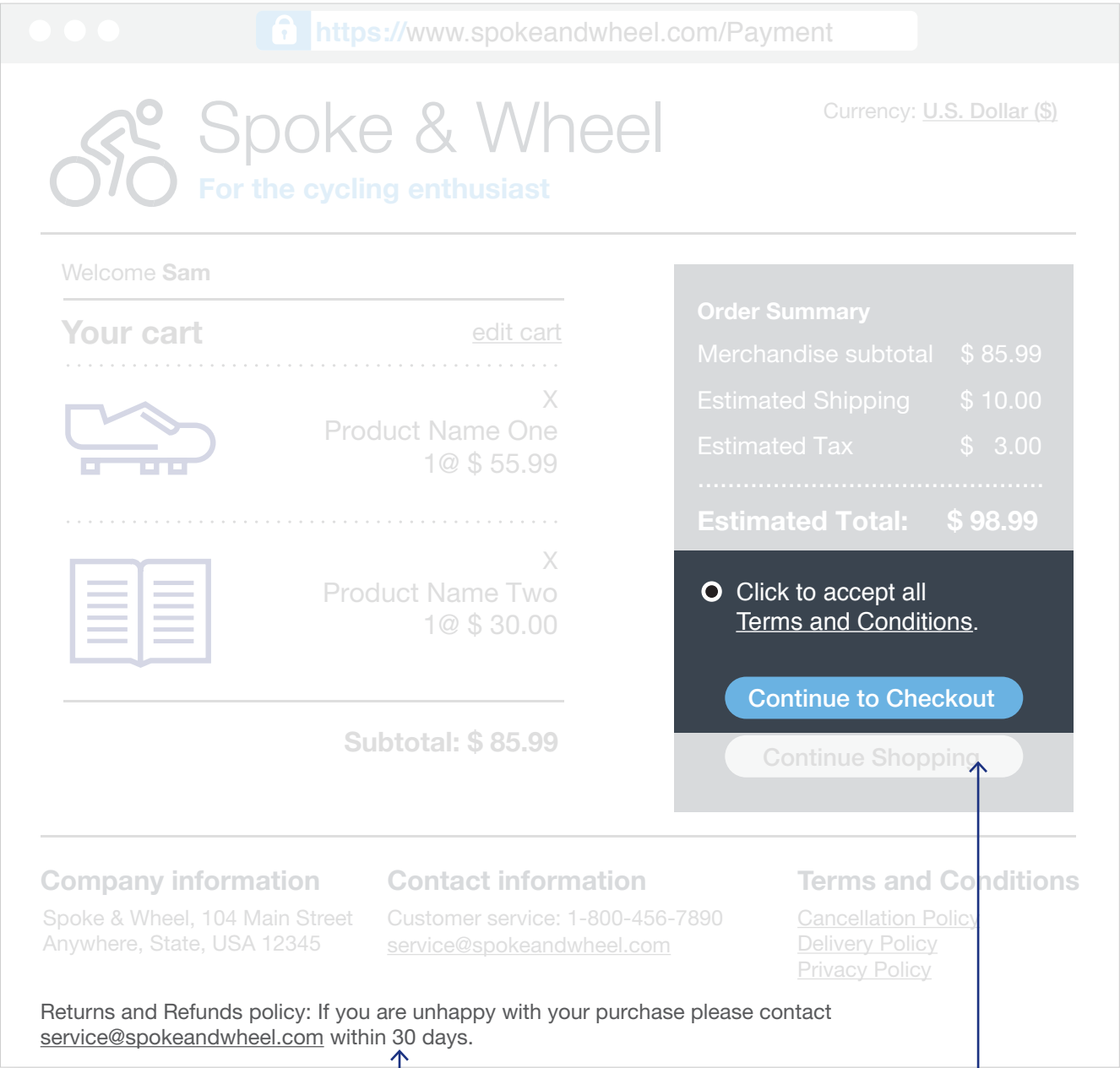
## Recommendation: List Your Products or Services with Prices and Descriptions

Please provide a clear description of the products and services you offer, display your pricing and always show the currency mark.



Even if your company only operates in or sells to customers in one country, the currency mark must be shown.

**Recommendation:** Display Your Return, Refund, and/or Cancellation Policy



Failure to follow the Card Brand's locational guidance could prevent you from successfully disputing a customer chargeback:

Show the full refund/return policy (not a link to a separate page) near the checkout/submit button.

OR

Allow your customers a way to manually accept your return/refund policy at checkout.