

# Payment Gateway

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## Introduction

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Version 1.01





# Website Compliance

## What you need to know

It is Important to remember there are mandatory rules set out by the card schemes that must be adhered to on your website.

Please note that our approval and your adherence to the following rules do not necessarily ensure that your website is compliant with all laws and we advise you to seek independent advice if you are unsure of the legal requirements that apply to an e-commerce web site.

Your website must include:



Business Name



Contact Information



Country of Origin



Description of Products and Services



Prices Including Currency type



Return, Refund and Cancellation Policies



Privacy Policy



Delivery Policy Including Export Restrictions



Delivery Methods



Payment Confirmation



Payment Logo's



# Website Compliance

In detail

- **Business Name**

This is your “Doing Business As” (DBA) name, also known as trading name.

Your business name should be the same as will appear on the cardholder’s statement.

- **Contact Information**

Display customer service contact information including email address or phone number.

In Europe if you deliver goods or services outside of your country, both a local and an internationally accessible telephone number is required.

If your business is in the UK and sells goods and services abroad, the international dialing code must be displayed next to the business contact number e.g. 01279 712600 should be displayed as +44 1279 712600.

- **Country of Origin**

You have to clearly display the main address including the country from which your business operates or regards as the main office, either on the check-out page or a page leading up to it.

Include the registered office address and place of registration.

- **Description of Products and Services**

Include a short description that clearly explains what your business offers to customers.

A short description should accompany each of the products or services you sell.

- **Prices Including Currency Type**

It’s important to clearly show the relevant pricing and clear currency for each product or service.

If recurring payments will occur, the customer must be informed of this at the outset.

## Website Compliance

In detail cont.

- **Return, Refund and Cancellation Policies**

The policy has to include information on conditions that must be met, time limits and the procedure. It also should appear:

- In the sequence of pages before final checkout; or with a “click to accept” or an acknowledgement button or checkbox; or on the checkout screen, near the “submit” button; or in the terms and conditions (save for subscription payments of indeterminate length, which must be before the customer places the order).

If you offer a recurring purchase such as a subscription to a health club or a delivery of an item (delivered daily to weekly) you must tell your customers how to cancel their purchase.

- **Privacy Policy**

A statement regarding security controls used to protect customer’s personal information or data (privacy policy).

This policy is a stand-alone policy.

- **Delivery Policy Including Export Restrictions**

If you don’t deliver goods to certain countries, you must list them.

Display when goods are normally dispatched and how long it will take to reach your customer.

Provide details of what your customers can do if they don’t receive the goods.

- **Delivery Methods**

List your delivery methods, charges and timings, including policies for multiple shipments, if applicable:

- If there are differences in the delivery timings and charges for items, you should list them here.
- Confirm how delivery will work to another country, to include timings and charges.
- Confirm under which conditions a customer will expect multiple shipments.

## Website Compliance

In detail cont.

- **Payment Confirmation**

Before presenting the payment page to your customer, you should include a step where your customer can confirm that they would like to proceed with their purchase.

- **Payment Logos**

Show logos of card brands you accept. Logos must be visible, all the same size, style and colour, Include the logo for any other payment methods you accept such as PayPal, Apple Pay, etc

## General Compliance

PCI-DSS

Valitor are committed to ensuring all our merchants are fully compliant with PCI-DSS, no matter how your business transacts card payments it is your responsibility to ensure all reasonable measures are taken to ensure the safety and security of your customers data.

Shortly after your MID has been approved you will receive a link by email from our PCI compliance partner Trustwave. To complete registration and start the easy to use PCI wizard click on the link, follow the instructions and answer the questions in full.

The PCI program is designed to be as simple as possible however should you have any difficulties you can contact our dedicated Valitor PCI support team on:

UK customers 0800 404 9321

ROI Customers 1 800 949242

Alternatively email:

[valitorsupport@trustwave.com](mailto:valitorsupport@trustwave.com)



**VALITOR**

## Supporting Documents

### Merchant Management System Guide

<https://documentcloud.adobe.com/link/track?uri=urn%3Aaaid%3Asc%3AUS%3A6fa16659-b003-440a-8dae-496704ad4585>

### Hosted Integration Guide

<https://documentcloud.adobe.com/link/track?uri=urn%3Aaaid%3Asc%3AUS%3A15cb1a98-0fb6-4cd8-88df-759245db7196>

### Direct Integration Guide

<https://documentcloud.adobe.com/link/track?uri=urn%3Aaaid%3Asc%3AUS%3A16ca4c2c-576f-4387-ab8f-b48339e17509>

### Velocity Check Guide

<https://documentcloud.adobe.com/link/track?uri=urn%3Aaaid%3Asc%3AUS%3A0e021896-8b6b-4af2-a8d3-515257acdfa5>

### Recurring Transaction Guide

<https://documentcloud.adobe.com/link/track?uri=urn%3Aaaid%3Asc%3AUS%3A69e8a2c5-9f09-4146-a37e-a532d81d540e>

### Pay Button Guide

<https://documentcloud.adobe.com/link/track?uri=urn%3Aaaid%3Asc%3AUS%3Ad83c5122-c6fb-4ef5-8ab9-b3358f96fa11>

### Email Receipts

<https://documentcloud.adobe.com/link/track?uri=urn%3Aaaid%3Asc%3AUS%3A21adaec1-c441-4bbf-b7ce-d93927a76d93>

## Contacts

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