

Working with Ingenico: the stress-free way to get started.

We're happy you've chosen to work with us. Before we can get you up and running we need to verify your company details through our 'Know your Customer' survey. This ensures we're compliant with EU regulation, and can detect and prevent fraud.

Below, you'll find a handy checklist to help you through the process. If you need any advice along the way don't hesitate to contact us.

How it works



What you need to send to Ingenico:



COMPANY INFORMATION & DOCUMENTS

- ① A trade register extract no older than three months
- ② The company's bank account details
- ③ Your corporate shareholding structure or Ultimate Beneficial Owner (UBO) form(s), plus a stock exchange listing reference if relevant
- ④ URL(s) of the webshops

PERSONAL INFORMATION & DOCUMENTS

⑤ AUTHORIZED REPRESENTATIVES

Persons with signatory authority on behalf of the legal entity

⑥ ULTIMATE BENEFICIAL OWNERS

Persons who own more than 25% of the shares or who otherwise exercise control over the legal entity

Full name	<input type="checkbox"/>	<input type="checkbox"/>
Nationality	<input type="checkbox"/>	<input type="checkbox"/>
Date and place of birth	<input type="checkbox"/>	<input type="checkbox"/>
Private address	<input type="checkbox"/>	
Country of residence	<input type="checkbox"/>	<input type="checkbox"/>
Politically Exposed Person	<input type="checkbox"/>	<input type="checkbox"/>
% of shares/voting rights		<input type="checkbox"/>
Copy of ID card or passport	<input type="checkbox"/>	<input type="checkbox"/>

In specific cases, financial info might be requested. You'll be contacted for this if applicable.

HOW TO FIND THE INFORMATION WE NEED

WHAT	WHY	WHERE
① A trade register extract no older than three months	So that we know you are an established company who complies with local regulations. A trade register extract will show the company start date, the type of business activity and the names of directors.	Your local Trade Register, or Chamber of Commerce can provide this. AT: https://firmenbuch.at BE: https://kbopub.economie.fgov.be/kbopub/zoeknummerform.html?lang=en CH: https://www.zefix.ch/en/search/entity/welcome DE: https://www.handelsregister.de/rp_web/welcome.do?language=en ES: http://www.camerdata.es/php/eng/index.php FR: https://www.infogrefe.com/ IT: http://www.registroimprese.it/home LU: https://www.rcsl.lu NL: https://www.kvk.nl/english/ UK: https://beta.companieshouse.gov.uk/
② The company's bank account details	We need a copy of your bank statement with a clear bank logo, account number and company name, to verify you are a customer of a reputable bank.	This can be a printed online statement or scanned paper copy.

HOW TO FIND THE INFORMATION WE NEED

WHAT	WHY	WHERE
<p>③ Your corporate shareholding structure or UBO form(s), plus a stock exchange listing reference if relevant</p>	<p>To comply with the AML Directive, we must document and verify the identity of all UBOs.</p> <p>The UBO should always be a natural person, and if shares are held by another legal entity, we will need information on those individuals too.</p>	<p>Please fill in and return the UBO form that can be found on: https://www.ingenico.com/legal/ifp/merchant-docs</p>
<p>④ URL(s) of the webshop(s)</p>	<p>To ensure the services you offer are in line with our acceptance policy and local regulations, we will need to check:</p> <ul style="list-style-type: none"> • Your homepage • A product overview including any special registrations and permits • Pricing • Checkout page • Terms and Conditions • Delivery policy and timeframe • Refund, return and cancellation policies • Privacy policy • Company name, address and phone number • Company registration number 	<p>The technical provider building your website can inform you of the test and final URL(s). If you are registering for more than one webshop, make sure to list all URLs where payments will be processed. If needed, we can use test URLs to check the website before a final version is available.</p>
<p>⑤ Personal information on authorized representatives</p>	<p>Under the AML directive, we must document and verify the identity of all authorized representatives.</p>	<p>This information will need to be obtained from the individuals concerned.</p>
<p>⑥ Personal information on Ultimate Beneficial Owners</p>	<p>To comply with the AML Directive, we need to document and verify the identity of all UBOs.</p>	<p>This information will need to be obtained from the individuals concerned.</p>

Lexicon

- **AML** «ANTI-MONEY LAUNDERING»

A framework of actions performed by regulated entities. It is aimed at identifying funds which may come from illegal activities, or transactions, which are performed for the sole purpose of hiding the illegal source of funds, and to give these funds the appearance of a legal origin.

- **CHARGEBACK**

A Chargeback occurs when a consumer asks its issuing bank to remove a charge from its credit card statement. The issuing bank will ask the buyer to provide an explanation about why they are disputing the charge.

Two common reasons for reversals or chargebacks

- A consumer's credit card number is stolen and used fraudulently;
- A consumer makes a purchase but believes that the seller failed to fulfil their side of the agreement (e.g. did not ship the item, shipped an item that was different from the seller's description, or the item was damaged when the consumer received it).

- **CTF** «COUNTER-TERRORIST FINANCING»

A framework of actions performed by regulated entities, aimed at identifying funds which may be transferred or used for supporting terrorist activities or preparing terror attacks.

- **KYC** «KNOW YOUR CUSTOMER»

The identification of customers through registration documents for legal entities (e.g. extract from national register, statuses) or identity documents for individuals (e.g. passport or ID card, legal document with address). The goal of KYC is to ensure that the data we have in our customer database corresponds to reality. This is a legal obligation for all regulated financial entities in the EU, following the adoption of the 1st AML directive, and for all other entities outside the EU (local Central Banks directives). In the EU, this obligation is reinforced further with the 2nd AML directive, and with the 3rd and 4th AML directives, particularly with regards to the identification of the ultimate beneficial owners.

Usually, KYC activities are performed during on-boarding and ongoing oversight throughout the customer lifecycle.

- **MCC** «MERCHANT CATEGORY CODE»

A merchant category code (MCC) is a four-digit number assigned to a business by credit card companies (for instance, American Express, MasterCard, VISA) when the business first starts accepting these cards as a form of payment. The code reflects the primary category in which the merchant does business.

Additionally, the MCC is used to classify the business by the type of goods or services it provides.

- **MOTO** «MAIL-ORDER/TELEPHONE-ORDER»

As well as online transactions, merchants might also allow buyers to place orders via mail or telephone. In such cases additional precautions need to be taken at the merchant side, on the storage and access to transaction information.

- **PEP** «POLITICALLY EXPOSED PERSON»

Individuals who are or have been entrusted with prominent public functions (e.g. persons with a public mandate or past public mandate, high ranking persons in a government body, board members of public companies), as well as all their related persons (direct relatives and people living at the same place).

- **REFUND**

To give back money or reimburse a consumer when the goods purchased are unsatisfactory or not received. The refund policy must be included in the merchant's terms and conditions.

A Cardholder informs the merchant for the refund request, and then the merchant through its acquiring bank will send the fund flow to the issuing bank (one-way data flow).

- **UBO** «ULTIMATE BENEFICIAL OWNER»

When a customer is a legal entity, the ultimate beneficial owners are the individuals who ultimately benefit from the funds of the entity. They can be administrators, shareholders, members (in the case of associations), etc.

Usually, we consider all individuals who have (directly or indirectly) an interest of 25% or greater in, or who otherwise exercises control over, a legal entity.

Take the next step

www.ingenico.com/epayments.

When you're ready to get started, contact us

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