

Checklist and best practices for e-commerce contracting partners

Reduce your own risk. As a contracting partner of Worldline, we recommend that you consider the following:

SHOP DETAILS

- The legal notice contains the company information as it appears in the commercial register
- The correct company name and address of the online retailer appear in full on all websites, documents, confirmations and delivery documents
- Full postal address (for returns, etc.) of the merchant or online retailer
- Contact details: e-mail address and telephone number (customer services) in international format (e.g. +41 58 205 9111)

PRODUCT RANGE

- Description of products or services
- Prices including statutory value added tax and currency
- Transparent delivery, carriage and other charges
- Availability information (delivery times or estimated delivery date)
- Reference to statutory sales restrictions and rules on protection of minors

SECURE PAYMENTS

- Full General Terms and Conditions (GTC) including version number or date
- Display GTC and withdrawal policy for cardholders no later than one step or click before checkout process: customer must read the GTC and withdrawal policy and actively consent – e.g. click to accept
- It should be possible to modify an order before clicking buy
- It must be obvious when the final mouse click will place the order: e.g. “buy now”
- Correct use of card logos for Visa, Mastercard, Diners Club, Discover, Maestro, etc. ¹
- For Secure E-Commerce users: display Visa Secure and Mastercard Identity Check logos on payment pages
- Provide binding and printable order confirmation on completion: e-mail or HTML web page with unique reference number

CURRENCY CONVERSION

(If you offer DCC automated currency conversion)

- Cardholder can choose whether to pay in the currency of the online shop or the card ²
- Clear statement of exchange rate, base price and markup on currency conversion
- Total amount in accounting currency (effective amount)

TRANSACTION OR ORDER CONFIRMATION

- Description of product or service showing price, additional charges and total amount (including currency)
- Transaction date (= date of purchase)
- Delivery date if order cannot be delivered immediately
- Unique transaction number

DATA PROTECTION

- Tell your customers how their information will be processed
- Do not pass on credit and payment card information to third parties
- Implement measures to protect card data in accordance with the PCI Data Security Standard (for more information see worldline.com/merchant-services/pci).

TECHNICAL REQUIREMENTS

- Card information (card number and card security code – CVV2, CVC2, CID, etc.) transmitted over a secure, encrypted connection (minimum 128-bit SSL)
- Secure payment application (credit card transactions processed in accordance with the Visa Secure and Mastercard Identity Check standards)
- Ensure a secure retail experience
- Server systems protected against unauthorized access

¹ The issuing bank determines whether Maestro cardholders can use their cards to make payments online.

² DCC is not available for payments made with Diners Club and Discover cards.

Examples of best practice

PRODUCT INFORMATION AND PRICING

The price of each product or service must be indicated clearly and any additional costs clearly stated. The only exceptions are value added tax (VAT) and any transport and delivery costs, which should be shown in the final order breakdown before payment is made.

yoximo protective case
Item number: 86056



Type: 1 protective case Number: 1 Price: CHF 29.90 [Add to basket](#)

LEGAL NOTICE

The legal notice contains full details of the company name, address and telephone number. Companies in Germany, Austria and Switzerland that supply goods or services within the European Union (EU) are legally required to publish a legal notice. The international card organisations always require a legal notice for websites. What the legal notice for a website could look like:

Legal notice
Worldline offers financial institutions and merchants secure, innovative solutions along the entire value chain of cashless payments. As one of Europe's leading transaction processors, Worldline provides financial institutions with end-to-end support for card payment processing. With its state-of-the-art IT infrastructure, Worldline ensures an efficient and secure transaction process between the cardholder, card issuer and merchant.

Switzerland Worldline Switzerland Ltd. Hardturmstr. 201 P.O. Box 8021 Zurich T +41 (0)848 66 4444 F +41 (0)848 66 4444 Divisional CEO: Marc Schluep	Germany Worldline Payment Services (Germany) GmbH Langenhornner Chaussee 92-94, D-22415 Hamburg T +49 40 325 967 0, F +49 40 325 967 111 Managing Directors: Beate Krugmann Commercial register: HRB 121831 (Hamburg district court) VAT no: DE208835438 Tax no. 26/895/05034
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GENERAL TERMS AND CONDITIONS

The General Terms and Conditions (GTC) define the contractual terms that apply to purchases made in your online shop and also provide protection for you. Including the following elements will reduce the likelihood of subsequent chargebacks¹:

1. Delivery terms: Clearly state when (at the latest) you will deliver the goods. You should also explain whether the order will be delivered as one or multiple shipments. Emphasize that you will inform the customer immediately in the event of any delivery delays.

2. Withdrawal policy: The leading card organisations stipulate that cardholders may withdraw from any purchase without giving any reason within ten days. By signing the credit card acceptance contract, merchants agree to comply with this licensing requirement. In countries where a longer withdrawal period (cooling-off period) is required under national law than that imposed by the card organisations – 14 days in Germany, for example – the longer period automatically applies. We therefore recommend including a withdrawal policy clause in your GTC.

Sample clause: "We will refund the purchase price in full if you return the goods purchased within ten days in perfect condition and in the original packaging. You are liable to pay the return postage costs." (Overview of national cooling-off periods below).

3. Jurisdiction: Define the court of jurisdiction and applicable law.

CLICK TO ACCEPT

The click to accept checkbox requires the purchaser to actively confirm that they have read and accepted the GTC and withdrawal policy.

I have read and accept the [General Terms and Conditions and Withdrawal Policy.](#) [Go to checkout](#)

If the customer does not check the box, the instructions of the leading card organisations state that you may not accept the order. You should notify the customer as follows:

Error
You must accept the General Terms and Conditions and Withdrawal Policy.

¹ Original purchase price is credited back to card because the purchaser has returned the goods or services received or disputed the transaction.

Cooling-off periods in the member states

Country	Cooling-off period	Country	Cooling-off period	Country	Cooling-off period	Country	Cooling-off period
AT	7 weekdays (specifically excludes Saturdays)	FI	14 days	IT	10 working days	PL	10 days
BE	7 working days	FR	7 working days	LV	At least 14 days	SK	7 working days
CY	14 days	DE	2 weeks	LT	7 working days	SI	15 days
CZ	14 days	GR	10 working days	LU	7 working days	ES	7 working days as defined by the national law in the country where the supplier has their head office
DK	14 days	HU	8 working days	MT	15 days	SE	14 days
EE	14 days	IE	7 working days	NL	7 working days	GB	7 working days

For more information see: eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=COM:2006:0514:FIN:EN:PDF

PLEASE NOTE

As an online retailer, you are required to comply with all legal and contractual provisions and to keep your security measures up to date, based on current information. Worldline cannot relieve you of these responsibilities. However, we would be happy to advise you on how to implement suitable measures.

Your local point of contact can be found at: worldline.com/merchant-services/contacts

