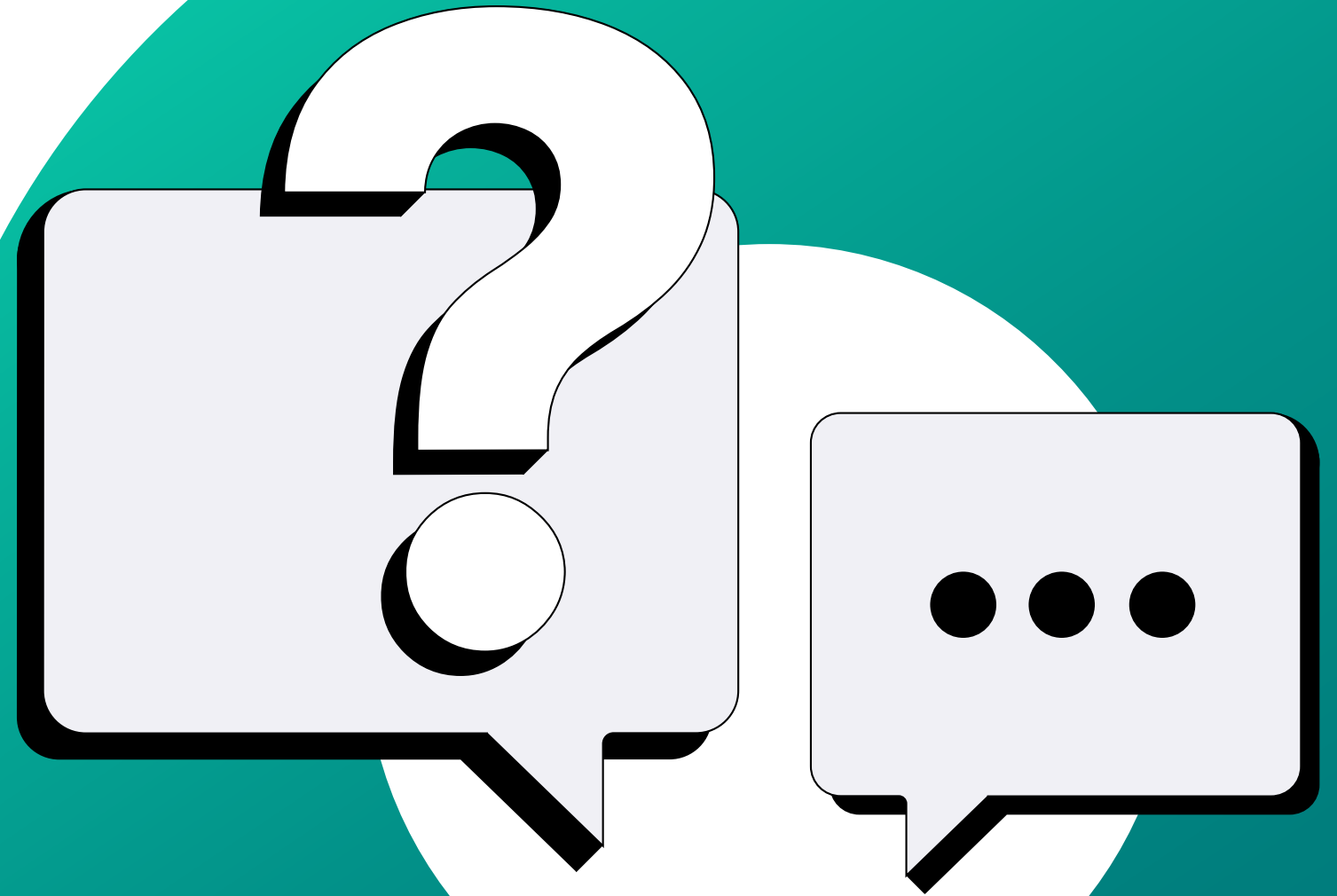


Payments to grow your world

# Self-Onboarding FAQ



## Table of content

<b>Self-Onboarding FAQ</b>	<b>3</b>
Before we get started	3
During the registration	4
After the registration	5
List of businesses we do not support	6
<b>1.0. Application requirements</b>	<b>7</b>
<b>2.0. Company registration document</b>	<b>9</b>
<b>3.0. Merchant bank statement</b>	<b>10</b>
<b>4.0. Proof of identity</b>	<b>13</b>
4.1. ID requirements	14
<b>5.0. Verification of ownership</b>	<b>17</b>
<b>6.0. Website and application requirements</b>	<b>20</b>
6.1. Terms and conditions	21
6.2. Subscriptions and free trials	22
6.3. Checkout and payment process information	23
6.4. Service and support	24



Use table of content for document navigation.

### Who is our offering for?

Our offer is tailored for small businesses and is not meant to be used for personal purposes. It is not a personal financial exchange tool.

### What information is needed to onboard successfully?

Trade registration, company bank details, copy of ID, shareholding structure or UBO (Ultimate Beneficial Owner), financial statement, field-specific licence.

These documents do not guarantee an accepted contract. Risk will check all the documents and let you know if anything needs clarification or if we decide to not proceed with a partnership.

### Why do I need to fill in so many questions?

We have a responsibility to assess whether there is a risk of our products and services being used for money laundering and / or the financing of terrorism. We are required to know our customers and their businesses very well, which is why we ask all our customers these questions. This is comparable to the security check at an airport. Everyone has to undergo it so that the security staff can identify anyone who needs closer scrutiny. If we act together, we can help stop criminal activities.

**As an acquirer and payment provider, Worldline is required by law to do detailed checks on your company, its shareholders, and your business model.**



### What is the difference between 'Company name (officially registered)' and 'Company name (customer perspective)'?

- Company name (officially registered): legally registered name used on the official letters of company (e.g. billing), or company registration;
- Company name (customer perspective): the name of your store / business used to market your company towards your costumers.

### What is my field, what is my company's field of work / branch / industry?

It is the field in which your company works in. We need additional information about your line of business to assess the risk checks we need to do.

### Who do I need to register in terms of signing authority?

Anyone in the company who is allowed to sign a contract (signatory). It is mandatory that these documents are complete; otherwise, the onboarding cannot be finished.

For Associations, you can fill in everyone who is in the statutes or in the signing regulations.



### **I have not received the confirmation mail, what can I do?**

- Check your SPAM folder;
- Contact our support team and ask them to send it again (please refer to the support number stated in official emails received during the registration).

### **I have received a mail from risk, is this legit?**

Yes, our risk team could potentially contact you directly if they are missing documents or information necessary to identify you as a customer. This is for your and our protection, to make sure everything is complete to finish the contract.

### **Why is my delivery taking so long?**

- In some cases it is possible that our risk team needs a thorough check of your business case and this can impact the delivery of your device;
- It is important to fill in all fields as precisely as possible to facilitate the risk check.



- Visa service providers (online visa application services) not directly affiliated to a government representation of a foreign country
- Fortune telling or similar services in-person or via video, phone, chat, app or SMS messaging, including horoscopes, astrology readings, psychic hotlines, fortune telling, tarot card reading, future tellers, clairvoyance and similar
- Child pornography, non-consensual acts, violence without an obvious sexual context or any illegal activities (i.e. human trafficking, rape, bestiality, exploitation of prostitution, illegal or forced labour)
- Time-sharing of properties (i.e. property with a divided form of ownership or use rights)
- High-Cost-Short-Term Credit / Pay-day loans
- Crowd-funding
- Money sending services
- Binary options (Card Not Present)
- Art galleries
- Weapons and related products / services
- Protected animals and body parts of protected animals, living or dead, or protected flora by-products
- Human beings, human organs, tissues and other human body parts, purchase and sale of hair
- Surrogacy and clinical trials
- Products illegal according to legislation in the country of either where the merchant is located, or if online, where the merchant targets its sales and / or marketing. Examples of illegal drugs might include psychoactive substances include tetrahydrocannabinol (THC), cannabidiol (CBD), and tetrahydrocannabinol (THCV)
- Colour grading for industries

In this section, you can read about what kind of information and documentation Worldline requires before you can start accepting payments using our services.

As an acquirer and payment provider, Worldline is required by law to do detailed checks on your company, its shareholders, and your business model.

We will therefore be doing these checks as part of the onboarding process prior to you getting full access to our services, as well as during periodic reviews of your existing accounts.

**During your application process, you will always need to provide the following documentation:**

- [Company registration document](#)
- [Merchant bank statement](#)
- [Proof of identity](#)

**If you want to accept payments online, in addition we need to see that your online platform satisfies website and app requirements:**

- [Website and application requirements](#)

### Request of additional documentation

Depending on your business model, entity structure and the goods or services, you will be selling using Worldline acquiring, we might ask for additional documentation to verify any aspects of your business that might be unclear to us.

This could for example be additional proof of the business model, the ownership or control structure or the professional qualifications of individuals performing or delivering certain services (e.g. medical degree / license, taxi license, ownership and control chart etc.)



Your company registration document can be either:

- Articles of incorporation;
- An up-to-date extract from the chamber of commerce (Company Trade Registry);
- An up-to-date extract from the UBO registry (country specific).

The Company Trade Registry extract must either:

- Be issued within the last 3 months;
- Be signed and dated by the entity's authorised signatory, and show that the document reflects the current state of affairs.

NOTE: PO Box as registered address is not accepted.

#### Why do I need to provide a bank statement?

To ensure that we are paying out funds to the correct account belonging to you as the merchant of record, we will need to verify the account ownership.

#### The proof of bank account can be any of the following:

- A bank statement;
- A screenshot of your online banking environment (must include account owner name, date of issuance, name of the bank and account number / IBAN);
- An official letter issued by a bank.



Do not upload photos of bank-issued cards, such as credit or debit cards. These contain sensitive information.

**Please see the requirements on the following page ↓**

#### Requirements for all types of documentation

##### The document must show:

- An indicator that the document was issued by a bank, such as the bank name, a bank logo or a bank-specific letterhead or font;
- The country where the bank account is located. For EU bank statements, Worldline infers the country from the IBAN;
- The date of issuance needs to be visible and needs to be no more than 3 months old;
- The account holder name. This must match the legal entity name or trading name of your business of record;
- The account number or IBAN needs to be visible.

##### Specific for official bank letters:

- All letters must have a stamp or signature from the bank and contain a bank logo or a bank letterhead.

✓ Accepted document.



**Bank Name**

Street, House Number  
Postcode, State  
Country

Bank Statement

**DD-MM-YYYY**

**Account Holder Name**

John Doe

**Account Number (IBAN)**

AA 12 3456 789012 34567890

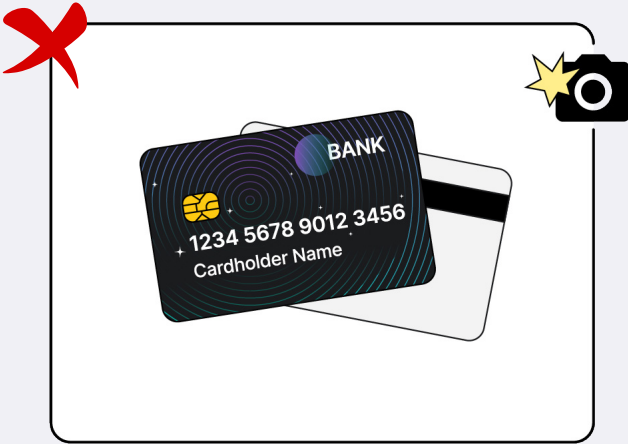


The uploaded document must meet the following file format and size requirements:

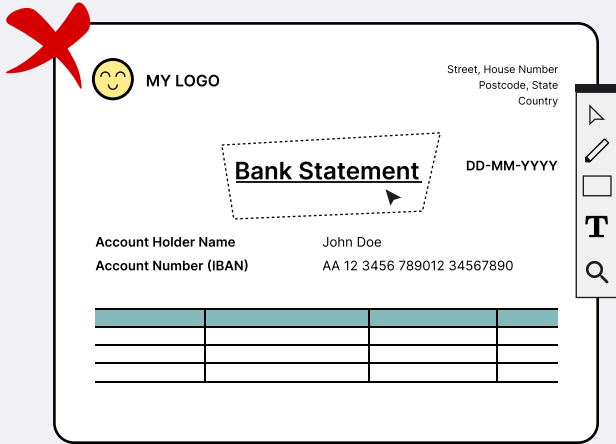
- Formats: JPEG, JPG, PNG, or PDF (maximum 1 file)
- Size for PDFs: minimum 1 KB, maximum 4 MB
- Size for other formats: minimum 100 KB, maximum 4 MB

⚠ Documents we cannot accept.

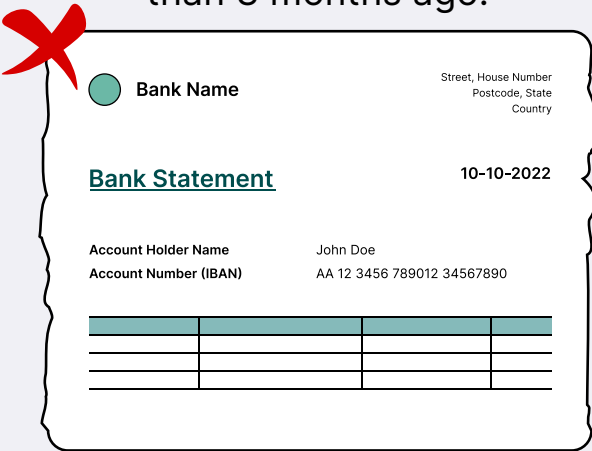
Photos of bank-issued cards, such as credit or debit cards.



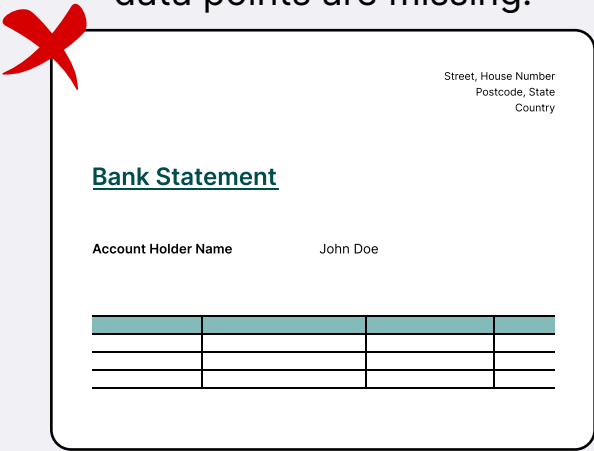
Edited or personalised documents.



Documents issued more than 3 months ago.



Documents where required data points are missing.



Documents with cut-off, blurry or low-quality images.



You will be asked to provide proof of identity for the following individuals:

- The person signing the contract;
- Shareholders who have 25% or more of the shares or voting rights.

The proof of identity can be any of the following photo IDs:

- **Passport:** Make a copy of the data page, with your picture, details, and machine-readable zone clearly visible;
- **National ID card:** Make a copy of both the front and back, and save them to separate files (country specific);
- **Driving license:** Make a copy of both the front and back, and save them to separate files (country specific).

### The photo ID must:

- Not be expired;
- Have the machine-readable zone visible (if available);
- Be a photo or a scan of the physical photo ID document.

### The uploaded document must:

- Have separate files for front and back of the ID document (only when providing an ID card or driver's license) where applicable;
- Be a full colour, cropped, and straightened image;
- Be a photo or a scan of the physical photo ID document.

### We do not accept:

- A screenshot of a photo, a photo pasted on another document, a photo of a screen, or a photo of a printout.

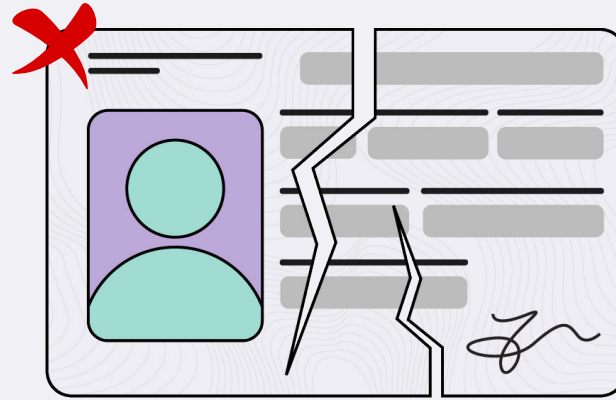
✓ Accepted document.



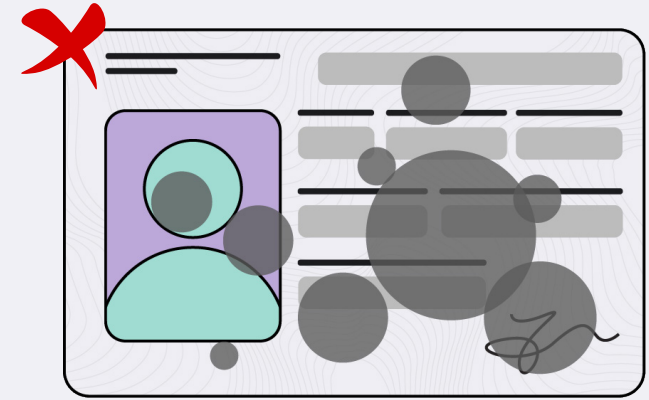
- i** The uploaded document must meet the following file format and size requirements:
- Formats: JPEG, JPG, PNG, or PDF (maximum 1 file)
  - Size for PDFs: minimum 1 KB, maximum 4 MB
  - Size for other formats: minimum 100 KB, maximum 4 MB

 Documents we cannot accept.

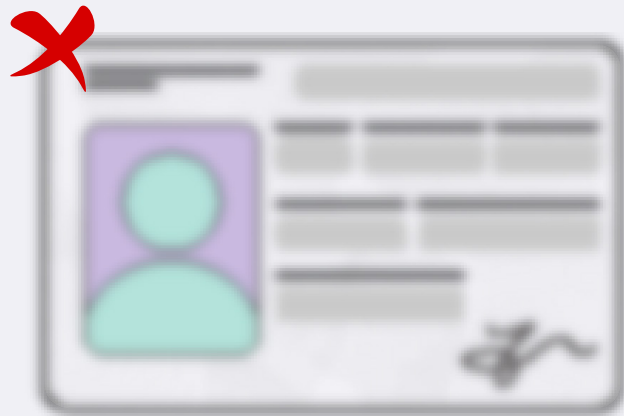
Broken or damaged.



Dirty, illegible, or with a watermark.



Blurry or overexposed.



Black and white.

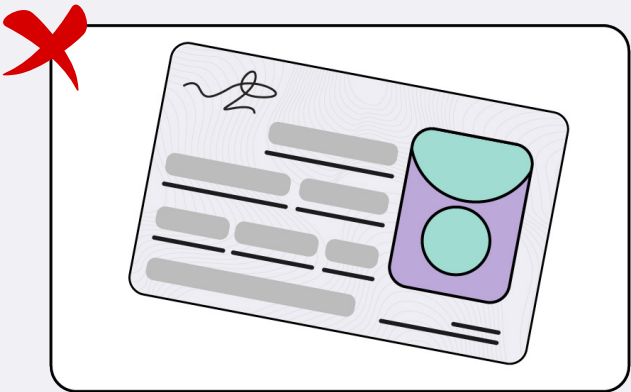


Cropped.

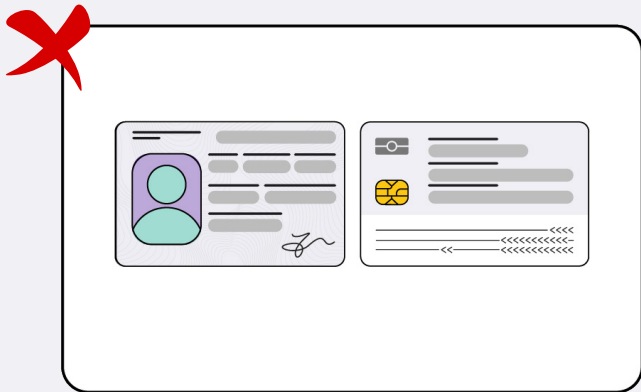


 Documents we cannot accept.

Angled, rotated, sideways,  
or upside down.



Multiple sides or documents  
in the same file.





The Ultimate Beneficial Owner(s) (UBO) is/are the individual(s) who hold(s) at least 25% of the shares or exercise(s) substantial control or decision-making power over customers. The concept of beneficial ownership ensures that the nature of ownership or control is not concealed behind complex legal structures and that individuals with significant influence can be identified, verified, and risk-assessed.

When a UBO cannot be identified in the ownership and control structure, an Alternative Beneficial Owner (ABO) needs to be appointed. This is an individual in a decision-making position that will be noted as the beneficial owner in the absence of a real UBO.

### Ownership and control document

In some cases, we need to ask you for additional documents to verify the ownership and control structure of your company:

- Ownership and control chart
- Shareholder agreement
- Partnership agreement

In rare cases of complex structures that require enhanced due diligence:

- Control by other means
- Bearer share letter

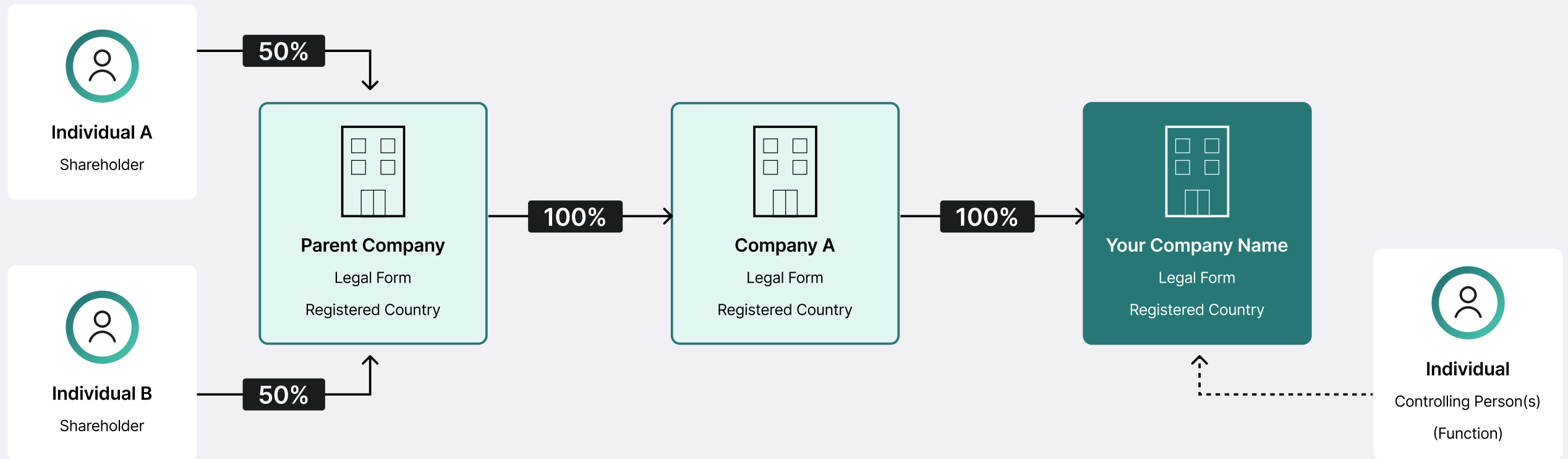
### Ownership and control chart

The ownership and control chart is a visual diagram of the ownership and control structure of the entity or entities involved in your company, and states the Ultimate Beneficial Owners (UBOs).

#### The ownership and control chart must include:

- The full ownership and control structure of all entities and UBOs under review, including all intermediate companies;
- Official legal entity name, legal form, and registered country for every entity on the chart;
- Ownership and control relation between the entities, including ownership percentages;
- Indication of how the criteria for identifying UBOs are fulfilled, for example an individual owning more than 25% of the total shares;
- A signature confirming the organisational chart's content, the name and job title of the signing person, and the date when the signature was given (not older than 6 months).

**Visual example of an ownership and control chart on the next page ↓**



If the person signing the organisational chart is one of the following, you don't need to send additional documents.

- An internal person who is a qualified professional such as a lawyer, accountant or auditor, and whose qualification can be checked through the official website of the professional body. The professional body must be either in the registered country of your company, or in the same country as another entity in the ownership and control chart.
- An external person or a professional body, certified by a consultancy firm, notary, lawyer, auditor, or other comparable official legal service provider from the registered country of the legal entity or entities under review.

If you want to be able to accept online payments, there are several requirements related to content that must be clearly visible for your online store or business.

Therefore, you will be asked to provide the URL to either your live website / app or a test environment, so we can ensure that your online business satisfies the requirements on the next page.

### Website

The live website or test deployment must include the following:

1. Legal entity name;
2. Clear description of the product or service offered, including accurate pricing and good quality images;
3. Clear information on how payments happen, including when the customer's card is debited. For example, instantly, when goods are shipped or through a subscription;
4. Currency in which the customer is debited (EUR, USD, CHF etc.);
5. Information regarding VAT, or enterprise number in case VAT is not available;
6. Delivery information (delivery terms, pricing, and time);
7. Purchase terms and conditions accessible, and to be approved before purchase is finalised;
8. Refund and cancellation policy mentioned as per EU law;
9. Contact information (phone number and email address to

merchant or customer service);

10. Specify the types of accepted payment cards;
11. Mention of third parties involved in providing the service or product (e.g., through drop shipping);
12. Mention of relevant governing law.

### Other requirements

PCI DSS – Payment Card Industry Data Security Standard.

Your website must comply with PCI DSS (Payment Card Industry Data Security Standard) to protect your customers and transaction details.

If you are offering subscriptions or free trials, we ask that you fulfil the following requirements:

- During the order process, make sure that the cardholder gives their consent to enter a subscription service.

**Clear information presented to the customer regarding:**

- The length of a trial period, introductory offer, or promotional period;
- The amount and date of the initial transaction even if no amount is due;
- The amount for subsequent recurring transactions;
- A way to allow the cardholder to easily cancel any subsequent transactions, for example, a link or through an SMS;
- Send an electronic reminder notification, such as an email or SMS, and a link to online cancellation at least 7 days before initiating a recurring transaction if:
  - A trial period, promotional period or introductory offer has expired;
  - The recurring agreement has changed. For example, the price or the billing period.

The cancellation of subscription payments must be easily accessible for online shoppers. For example, provide a link to a cancellation page or a direct contact.

During the checkout and payment process, your website must clearly show your company's:

- Legal entity name;
- Trading name, if applicable;
- Company registration number;
- Company location;
- Customer to actively approve terms and conditions\*.

\*You must have a check box with the statement "I agree to the Terms and Conditions and the Refund and Cancellation policy." The statement must have links to the documents mentioned. Shoppers must select the check box to accept the statement before continuing to the checkout / payment page.

### Privacy policy

The privacy policy must describe:

- What data you are collecting and for what purpose
- What data you are sharing with third parties (only data necessary to complete the order should be shared)

### Delivery information

The delivery information must include:

- Estimated time it takes for the consumer to receive the product or service ordered
- Price/fee for delivery
- Which countries you deliver your product to, if applicable

### Refund policy

The refund policy must explain:

- Terms for refund and claims in accordance with (EU)
- The process and procedure of returning a product or cancelling the service

### Contact information

Contact information shown on your website or app must include:

- Legal entity name
- Email address
- Phone number



**WORLDLINE** 

[www.worldline.com](http://www.worldline.com)

