

Ecommerce Website Requirements



Before a business can be approved to process ecommerce transactions, it must have a valid website with the requirements listed below. Should the products or services offered through an ecommerce merchant account change, Mercury Payment Systems® must be notified immediately. A merchant that currently has a retail or MO/TO account with Mercury must submit an entirely separate application for ecommerce. Mercury® issues ecommerce merchants unique Merchant ID numbers upon underwriting approval.

The following ecommerce policies and procedures have been established to comply with Visa®, MasterCard®, Discover® and Mercury Payment Systems regulations:

Product(s) Sold

Ecommerce merchants must maintain a valid website with complete descriptions of the products and services sold. All federal and state laws apply in addition to the card association regulations regarding all products and services sold.

Security Policy

Ecommerce merchants must submit transactions for authorization and settlement through a secure online gateway. The security protocols used to protect a customer's information must be disclosed.

Privacy & Return Policy

The website must contain a return, refund and privacy policy. Terms of Use or Terms and Conditions must also be properly disclosed on the website.

Delivery Policy

Ecommerce merchants set their own policies and restrictions regarding delivery of goods. Any restrictions on delivery must be clearly stated on the website.

Customer Service Contact

Contact information for your business must be easily accessible to customers. It must show a physical address along with an electronic mail address and telephone number.

Card Acceptance Brand Marks

Full color brand marks are required by Visa®, MasterCard® and Discover®. The American Express® logo must be displayed if accepted.

http://usa.visa.com/merchants/marketing_center/logo_usage.html

<http://www.mastercardbrandcenter.com/us/index.shtml>

<http://www.discovernetwork.com/clientsupport/signageacceptance.html>

<https://www209.americanexpress.com/merchant/marketing-data/pages/logosandsupplies>

Mercury's underwriting process is not arbitrary and prohibited merchants can change at any time, based on revisions dictated by our sponsor bank.