Following is a list of URL mandatory requirements in order to be compliant with the regulations of the international credit card associations.

GENERAL ITEMS

Item	Description
Age restriction (above 18)	Will be displayed on Website pages + Landing page.
Legal restrictions	2257 disclaimer (Only applicable to merchants targeting the US market).
Terms & Conditions	Separate page to be dedicated for T&C - membership packages to be described in T&C.
Contact details	"About us" page should include: address, VAT number, Company ID and contact information.
Privacy Policy	Separate page to be dedicated for privacy policy.
Customer support /FAQ	Service for end-users that must be available by valid phone number and email address, FAQ.
Refund/Shipment/Cancellation Policy	Explanation on your cancellation, shipment and refund policy for the end-user.
Description of the products and services	Products prices + VAT, currencies and membership packages must be clearly described.
Ownership statement	"(website name) is owned and operated by (company name), country" must be displayed on all website pages. Especially on the homepage and the payment page

MANDATORY PARAMETERS ON PAYMENT PAGE

Item	Description
Mandatory fields	First name, last name, name on card, phone, email, address + state (only US and CANADA), city, country, zip, cvv2 (with an explanation), credit card expiration date.
Descriptor (what the end user sees on his CC bill)	Displayed clearly as: "The charge will appear on your bill as (descriptor and CS contact details)".
Credit Card logos	Credit card logos displayed clearly on payment page.
Transaction security	Valid SSL encryption on the payment page.
Amount and currency	Amount and currency of transaction is clearly displayed.
Recurring billing	In case the customer is re-billed automatically: a). The rebill payment must be mentioned on the payment page and in the terms & conditions. b). The customer should be notified 10 days before they are re-billed, with the amount charged. c). The e-mail receipt must state "recurring transaction" and the frequency of the recurring billing.
Description of the products and services	Products prices + VAT, currencies and membership packages must be clearly described.
Ownership statement	"(website name) is owned and operated by (company name), country" must be displayed on all website pages. Especially on the homepage and the payment page

TRANSACTION PARAMETER

Additional information required when sending transaction	Each transaction should be sent with User ID (the Identification of the end user as defined by merchant admin) and IP address (of consumer/end user). In case of more than one URL, website URL should also be included.

WEBSITE CHECK

	The web site does not redirect.
	Is information on customer support easily identifiable on the web site?
	Customer Service telephone number is listed on the web site.
	Customer Service e-mail is listed on the web site.
	Web site branding is as expected.
	Is the European corporation address listed on the web site?
	Is the cardholder diverted on to a secure site (https://) when purchasing?
	Does the web site display the VISA/Mastercard logos?
	Is the cardholder asked for address and telephone number when signing up or making a purchase?
	Does the web site display all prices?
	Does transaction currency appear on the web site?
	Are the terms and conditions visible on the web site?
	Is it stated on the web site when cardholders will be debited?
	Is there a privacy policy visible on the web site?
	Is the procedure for cardholder wishing to return goods visible on the website ?
	Is the shipping policy and shipping costs clearly visible on the web site?
	Is the delivery time-frame stated on the web site?
	Is the descriptor visible on the web site?
	Is the cardholder's responsibility regarding jurisdiction laws stated on the web site?
	Do all links on the web site work?

MAXPAY
INTELLIGENT BILLING

Tel: +356-27780706
Email: compliance@maxpay.com

Villa Inchang no.16,
Triq Mons Alfredo Mifsud, Ta' Xbiex XBX 1063, Malta