



Understanding Internet Requirements

For Visa & MasterCard online processing with Helcim

In order to approve a merchant account for online processing, the merchant's website needs to meet Visa and MasterCard's basic e-commerce requirements. PLEASE NOTE: These requirements do not apply to Virtual Terminal platforms, such as when the merchant is manually keying transactions. Internet requirements are only applicable when transactions are 'cardholder-initiated', meaning that it is the merchant's customer that is performing the online transaction.

For Websites Under-Construction

We understand that getting the payment processing integrated prior to the website's launch is often important. This is why these requirements do not need to be displayed on the merchant's public website in order to approve the merchant account. Helcim can validate these requirements in a development environment, as long as the merchant's name is in the url.

Ex: www.merchantsname.com/new/

Ex: www.mywebdesigner.com/merchantsname/

Requirement 1:

Website shows the products and/or services being purchased and their pricing.

Helcim does not require a complete catalogue, but simply enough information to get a better understanding of the products or services being offered. Pricing is not required if processing is for online invoice payments or donations, where amounts are determined by the customer.

Requirement 2:

Contact information is present for customers to contact the merchant.

The merchant must provide at the very least an email address, although a telephone number is strongly recommended. An online email form is not acceptable.

Requirement 3:

A privacy policy is displayed.

A basic privacy policy explaining what information is gathered by the merchant and how it is used.

Sample policies: <http://www.helcim.com/support/gateway/sample-policies/>

Requirement 4:

A store policy is displayed.

The store policy should explain whether returns/refunds/exchanges are provided and information on shipping delivery timelines (if applicable).

Requirement 5:

A valid SSL certificate is present on the checkout page.

This does not apply if the merchant is using a third-party hosted shopping cart or Helcim's Virtual Store. Helcim can also extend conditional 30-day approval if the merchant's SSL will not be present until after the public launch. The conditional status is removed once Helcim can validate the SSL certificate.