Westpac

Essential internet criteria

In the interest of protecting cardholders and merchants Visa and MasterCard have introduced new ecommerce security standards. To meet the standard required of our international agreements with Visa and MasterCard we must examine existing and potential merchant web sites for compliance with their schemes.

The major elements that we search for and examine are:
Please ensure your website is live and available for us to examine

- merchant must "main-bank" Westpac or hold a significant banking relationship potential with Westpac

- use a **Westpac Approved** 3rd party payment gateway provider

- use Internet Authentication products Verified by Visa and MasterCard SecureCode, which are only available via the WIPS PLUS solution or, WIPS Hosted solution and DPS Payment Express Hosted solution gateways

- a complete description of the goods/services offered from the website

- security – SSL indicator and or secure site message

- Visa and MasterCard logos to appear on website payment page

- the refund and/or disputes resolution policy

- delivery/returns policy

- customer service contact details – E-mail, postal and physical addresses plus telephone/fax numbers

- transaction currency (should be currency of country of domicile)

- export restriction (if known and if applicable)

- currency converter and/or disclaimer if offering foreign currencies i.e. if website is .com and processing in $US.

A suggested disclaimer clause appears below:

The price advertised might not be the same price charged to the credit card account due to exchange rate fluctuations. This means that because we are based in New Zealand we have to convert your purchase to New Zealand dollars at the exchange rate on the day it is processed.

Merchant trading name:

Merchant web address:

Date checked: By:

Comments:

Office use only