

Requirements for the appearance of the website processing Elavon payments through a Espago gateway.

Subpage with payment form	
1	Credit card information should be given over a secure page (including but not limited to using SSL protocol, correct implementation of the script JS Espago and the mechanism of tokens).
2	Total costs for product including shipping should be clearly displayed before check out.
3	Transaction currency needs to be clearly displayed, including the country name when the name of the currency is not unique <i>e.g. US Dollar, Australian Dollar</i> .
4	There should be a clearly required action on the customer's acceptance of the T&C including return/refund Policy. <i>eg. as checkbox „I agree with the term and conditions (..)”</i>
5	Card association marks and Espago marks should be correctly displayed. Logos of card organizations need to be seen in color and in the same size.
6	The website should show that merchant requires CVV2/CVC2 verification. <i>Description of the appropriate form fields as „CVV2/CVC2” meets this requirement, you can optionally add „3-digit verification code on the back of your credit card”, etc.</i>
Website general information	
7	URL of payment site should match URL on application form. <i>(applies to the production site)</i>
8	The customer should clearly understand who the merchant is, including country of domicile. Address, full company name and contact information (eg. support e-mail address, telephone number) should be within the website.
9	The website content should confirm that goods/services sold are as per application form with Elavon. There should be a complete & clear description of merchant's goods & services.
10	The website should inform cardholders that the merchant is responsible for the website transaction. Information can be like: <i>Transaction's data such like credit card type, credit card number, expiration date, CVV number (three-digit code on the back of your credit card) are placed on the safe website encrypted using SSL. [Merchant] don't store credit card numbers, but only the last 4 digits of this number.</i>
11	The website should contain return, refund, cancellation and minimum age policies.
12	The website should contain a clear delivery Policy <i>(if there is possibility of delivery)</i>
13	The website or T&C should contain a privacy statement covering use of customer data.

Fulfillment of points 1–6 is needed to gain access to the production gateway.

All conditions are checked in the day of signing the agreement, after 30 and 60 days. If after this period the website containing the payment's form will still not meet the requirements showed above, Elavon will suspend transfer of money to the account of the Seller until all requirements will be met.