# ▬▬ Minimum requirements for
## accepting payments online

**ANZ**

Before we can approve ANZ Merchant Facilities for your website, your website must display:

- The name of your business (including your trading name)
- Location details - the address of your principal place of business must be displayed on the checkout page or one of the cascading pages viewed by the cardholder upon check out
- Contact details - email address, phone number, fax number for both your principal place of business and your customer service contact points
- A detailed description of the goods or services that are available for purchase on the website
- Delivery times and methods for goods and services
- Your cancellation, return and refund policies
- Any export conditions and restrictions
- Details of any charges payable in addition to the basic price of the goods and services
- Your consumer data privacy policy
- The terms and conditions of the purchase must be displayed on the same screen view as the checkout screen used to present the total purchase amount (or within the sequence of Web pages accessed by the cardholder before the checkout process) and must be in a 'tick-to-accept' format
- Details of your security capabilities and policy for transmission of payment card data
- Visa, MasterCard and UnionPay logos must be displayed as per each scheme's published standards
- A clear statement that you are operating a business located in New Zealand
- Any other information that we notify you in writing must be displayed.

Note: UnionPay Card acceptance is available on selected Internet Payment Gateways only.

### Currency on websites

For a standard eCommerce facility, your website must display:

- The price in New Zealand dollars, displayed as either NZD or $NZ, and
- A clear statement that all transactions are billed in New Zealand dollars.

If you are using Customer Preferred Currency online (CPCo), you must display:

- The price of goods or services in New Zealand Dollars, displayed as either NZD or $NZ, and
- The specific CPCo receipting requirements and cardholder disclosure message as communicated by us.

If you are using Multi-Currency Conversion (MCC) you must ensure that:

- The displayed price and currency presented to the cardholder must be the same price and currency charged to the cardholder and printed on the transaction receipt

- The transaction receipt clearly shows the transaction currency and the corresponding currency symbol or code. The currency code is the three digit ISO4217 country code.

Your website content, return and refund policies, cancellation policies and terms of sale must comply with all relevant statutory and legal obligations.

Where credit card account details are collected, stored, transmitted or processed, you must only use third party service providers that are compliant with the Payment Card Industry Data Security Standard (PCI DSS).

As per the Merchant Agreement terms and conditions, you must comply with the PCI DSS as outlined in the Merchant Operating Guide, when you are processing transactions through an internet payment gateway or via mail and/or telephone order.

Note: CPCo and MCCo is not available on UnionPay Transactions.

### FURTHER INFORMATION

For further information contact the Integrated Solutions Team on 0800 473 453 or email is@anz.com