



Ecommerce Checklist

What follows is a list of items that must be present on the merchant's website:

- Terms and Conditions: must include the terms of usage of the website and all its content
- Privacy Policy: must ensure that the merchant does not provide any of the customer's information (sensitive or otherwise) to any 3rd party without the merchant's express consent
- Refund Policy: must be disclosed to the merchant before the sale is completed. If the merchant has a limited refund policy (i.e. no refund, exchanges only, etc), it must be clearly identified in this policy.
- Shipping Policy: must be clearly stated on the website with timeframe and methods of delivery
- Contact Us / Customer Service Info: At least two methods of contacting the merchant must be provided to the customer. (ex: email, mailing address, phone number, fax number) All of the above must be visible to the customer to customers either:
 - On the same screen as the checkout page that indicated the total transaction amount;
 - Or within the sequence of web pages accessed by the cardholder before final checkout. A hyperlink is not acceptable.

The customer must also 'Click to Accept' all of the abovementioned policies before they are allowed to complete the sale. Failure to accept should render the customer unable to complete the sale.

Additionally, the following must be in place on the merchant's website:

- Secure checkout (URL must contain HTTPS://) must be present
- No OFAC Countries can be present on the site. The most up to date list of OFAC sanctioned countries can found at: <http://www.treasury.gov/RESOURCE-CENTER/SANCTIONS/Programs/Pages/Programs.aspx>
- Detailed product/service descriptions must be present
- Merchant must show currency in USD for NTI, CAD for NTC. Alternative currencies may be present, but these must be the default currencies
- No deceptive marketing practices (hidden disclosures, bogus claims and endorsements, refund/cancellation avoidance, negative option, pre-checked opt-in boxes for payment without cardholder's active consent)