



# CARD INDUSTRY NEWS



**“Your website must clearly display to your customers the country you’re based in before they complete their purchase.”**

## REMEMBER YOUR WEBSITE MUST INCLUDE YOUR TRADING LOCATION

By trading online, it’s essential that you comply with Card Scheme (Mastercard and Visa) requirements and let your customers know the country in which your business is based. Doing this not only helps maintain the integrity of ecommerce payments, it can also help build cardholder confidence when they’re making purchases from you.

Not providing your customers with this key information could:

- Lead to confusion over where you’re based.
- See their card issuers apply unexpected overseas card usage charges.
- Mean they pay taxes on their purchases that they didn’t foresee.
- They could experience longer shipping times than anticipated.
- It may even lead to their transactions being wrongly declined.

Your website must clearly display to your customers the country you’re based in before they complete their purchase. This must also be the same location that their transaction is processed in and which appears on their statement. You can do this in either one of two ways:

- On the checkout screen that displays the final transaction amount.  
or
- Within the sequence of webpages your customer moves through during their checkout process.

However, you can’t do this by making your customers click on a link that directs them to a separate page on your website.

Additionally, you must include your correspondence and email address on your website so your customers can contact you if they have queries. Not including this information could lead to the Card Schemes (Mastercard and Visa) applying fines.

If you have any queries regarding this requirement, please contact your Relationship Manager or call us on 0345 702 3344\*, selecting the option for ‘all other enquiries’.

\*Lines are open between 9am – 6pm Monday to Friday, excluding public holidays. To help us continually improve our service and in the interests of security, we may monitor and/or record your telephone calls with us. Any recordings remain our sole property. We also provide a Textphone service on 0345 602 4818.

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