

MERCHANTS

Website compliance: what an underwriter checks before reading your application

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A payment provider's first look at a business is its website. The pages, policies and details that have to be there, why each one matters and the faults that end a review early.

Before an underwriter reads the application form, they open the website. It is the one piece of evidence the merchant did not write for them, and it shows what the business sells, to whom, and how it treats customers. Many applications are declined at this point, for faults that take an afternoon to fix.

Why the website carries so much weight

The card schemes hold the acquirer responsible for what its merchants sell and how they sell it. The website is where the acquirer checks that. It is also where most disputes begin: a customer who cannot find the refund policy, does not recognise the charge or cannot reach anyone goes to their bank instead.

So the checklist below is not paperwork. Each item answers a question the underwriter has to be able to answer.

What has to be there

ITEM	THE QUESTION IT ANSWERS
A secure connection (https)	Is card and personal data protected in transit?
Terms and conditions	What exactly is the customer agreeing to?
Refund and cancellation policy	Can a customer get their money back without a chargeback?
Privacy policy	What happens to customer data, and does it meet the law?

ITEM	THE QUESTION IT ANSWERS
Contact details and a physical address	Is there a real business that can be reached?
Clear prices, in a stated currency	Does the customer know what they will be charged?
The billing descriptor shown at checkout	Will the customer recognise the charge on their statement?
Delivery policy	When will the goods or service arrive, and where do you ship?

A few more are expected in practice: the legal name of the company and its registration number, the card scheme logos at checkout, and for age-restricted or regulated goods, the licence and an age check.

What an underwriter looks for beyond the list

- **Does the site match the application?** The products, the countries served and the prices should be what the form says. A site selling something the application did not mention is the fastest way to a decline.
- **Does it work?** Broken links, a checkout that fails, placeholder text and empty policy pages suggest a business that is not ready to trade.
- **Are the policies real?** A template with another company's name in it, or a refund policy that contradicts the terms, is noticed.
- **Are the claims defensible?** Health claims, guaranteed returns and "risk-free" offers attract regulators and disputes alike.
- **Is recurring billing disclosed?** If a customer will be charged again, the price and frequency must be next to the button, not in the small print.
- **Is anything hidden?** Pages reachable only by direct link, products shown only after login or content that changes by country are what transaction laundering looks like, and they are treated with suspicion even when innocent.

Faults that end a review early

1. No refund policy, or one that says all sales are final without saying why.
2. No company name, address or way to make contact.
3. Prices missing, or shown only at the last step.
4. A site still under construction.
5. Products or services outside what the provider accepts.
6. A domain registered days ago with no trading history behind it.

None of these proves a business is dishonest. Each one means the underwriter cannot answer a question they are required to answer, and a decline is the only safe response.

Before you apply

- **Read your own site as a stranger would.** Find the refund policy from the home page. Find out who you would be paying.
- **Make the policies specific.** How many days, which conditions, how to ask, how long it takes.
- **Put the essentials in the footer of every page.** Company name, address, contact and links to each policy.
- **Check it on a phone.** Most customers will see it there, and so may the reviewer.
- **Keep it true after approval.** Providers re-check sites during the life of an account, and a change they were not told about raises the same questions again.

A site that passes this review also sells better and is disputed less, for the same reason: the customer can see what they are buying and whom to ask.

Read online: <https://payments-marketplace.com/insights/website-compliance-checklist/>

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