

STANDARD REQUIREMENTS FOR THE AS "INDUSTRA BANK" MERCHANT'S WEBSITES

An electronic commerce merchant website and/or application must contain all the following:

1. MERCHANT NAME

The name of the e-merchant must be visible in the e-merchant's e-shop, which the cardholder could recognize on his / her payment card account printout. The name should not be confusing, and the cardholder can easily distinguish the name of the E-merchant from other merchants.

2. VISA AND MASTERCARD BRAND AND 3D SECURE MARKS

The e-merchant's e-shop must contain the payment system and 3D Secure (Visa, MasterCard, MasterCard SecureCode, Visa Secure) logos. They must be the same size, color and placement as other payment type logos.

3. DESCRIPTION OF GOODS AND SERVICES

A detailed description of the goods and services for sale must be available in the e-merchant's e-store, including general characteristics of the product or service, size, photographs, composition, materials, price, software system requirements, and services - when and how they can be provided.

4. AMOUNT AND TRANSACTION CURRENCY

The e-shop must contain accurate information about the full price of the product or service and the transaction currency.

5. PROHIBITION OF MINIMUM/MAXIMUM TRANSACTION AMOUNT

The e-merchant may not set the minimum or maximum amount of the transaction for the customer to execute the transaction.

6. CUSTOMER SERVICE CONTACT DETAILS

The website must contain e-mail address and/or telephone number. If the merchant delivers goods or services outside of the merchant country, then both a local and an internationally accessible telephone number.

7. MERCHANT'S PRINCIPAL PLACE OF BUSINESS

E-merchant must disclose the location of the merchant outlet (and, therefore, of the transaction) to the cardholder at the time of the transaction. An e-commerce merchant must prominently display the outlet country, either:

- order data in the final confirmation page, which displays the final transaction amount; or
- on each confirmation/order data entry page that the customer visits during ordering up to the card data entry page.

It must not be contained only via a hyperlink.

Merchant's principal place of business is assigned as the e-merchant e-store location. The merchant's principal place of business is the designated place where the e-merchant's executive controls and coordinates the company's strategy, operations and activities. An e-merchant can have only one main place of business and its group subsidiaries. In the case of a group of companies, the location of the e-merchant is determined at the company level (as a single company).

8. E-MERCHANT ADDRESS FOR CORRESPONDENCE**9. DELIVERY POLICY AND POLICY FOR DELIVERY OF MULTIPLE SHIPMENTS (IF THE MERCHANT PROVIDES SPLIT SHIPMENT OF GOODS)**

The e-merchant's e-store must have information about the terms of delivery of the product or service - terms, delivery method, conditions, costs, to provide as complete information as possible about the terms of delivery.

10. SECURITY CAPABILITIES AND POLICY FOR TRANSMISSION OF PAYMENT CARD DETAILS**11. RETURN/REFUND/CANCELLATION POLICIES AND OTHER PURCHASE TERMS AND CONDITIONS**

The e-merchant must provide clear information in the e-shop on the terms of returning the product or canceling the service (including possible fines or other additional expenses and the possibility to exchange the product) if the customer wants to cancel a previous purchase.

In the e-merchant's e-store, it must be possible for the customer to get acquainted with the content of the terms and conditions and note that he has read and accepted the terms and conditions (checkbox) on the purchase registration page before accepting the purchase.

12. E-MERCHANT CUSTOMER DATA PRIVACY POLICY

The e-merchant may not sell, buy, provide, exchange or in any other way disclose the account or transaction data, as well as the cardholder's personal information, except to the acquirer bank, international VISA/MasterCard payment systems or in response to applicable government requirements.

The e-Merchant e-Store must have a section describing the customer data protection policy, including information that the confidentiality of the cardholder's data will be respected and will be processed in a secure environment using SSL encryption.

13. EXPORT RESTRICTIONS (IF KNOWN)**14. PROHIBITION OF ILLEGAL OR BRAND-DAMAGING CONTENT**

The e-merchant must not provide goods or services and have content, that is not in compliance with the law, is patently offensive and lacks serious artistic value (such as, by way of example and not limitation, images of nonconsensual sexual behavior, sexual exploitation of minor, non-consensual mutilation of a person or body part, and bestiality).