# eCheck Merchant Compliance Education

Dear CyberSource Merchant,

CyberSource is dedicated to supporting your business needs and works hard to deliver the highest quality financial products and services. In an effort to minimize your losses it is our job to make sure our clients are in compliance to prevent potential returns. Staying in compliance will help you save time and money when the depository bank requests proof of authorization. Below we have provided you some examples on how to stay in compliance based on how you are processing. First check your status on the gateway to determine if you are approved as WEB, TEL, PPD, or CCD.  Next review the examples to make sure you are in compliance with your processing type. Feel free to contact us with any questions or concerns at 888-317-6935 opt. 2.

## **WEB**

WEB is a charge transaction against a customer's personal checking or savings account. One-time or recurring WEB transactions may be originated via the Internet.

Auth Requirements:  For a WEB entry, authorization is obtained from the customer via the Internet during the payment or checkout process by **capturing a screen shot and retaining this information for 2 years.** The authorization requirements are that the customer's payment authorization must:
(1) be capable of display on a computer screen or other visual display that permits the customer to read and/or print it,
(2) be readily identifiable as an authorization
(3) clearly and conspicuously state its terms including the dollar amount, the effective date of the transfer, and whether the authorization is for a one-time purchase or for a recurring transaction.
(4) For recurring WEB transactions, the merchant must also provide a notice that the customer may revoke the standing payment authorization by notifying the merchant as specified in the payment authorization (i.e. calling a specific number or writing a specific address)

Web Example: Merchant payment form includes the following information provided by the customer.

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Bank Name : _____

Customer's Bank's ABA Routing Number: _____

Bank Account Type: _____ (savings, personal checking)

Bank Account Number: _____

By clicking the button below I authorize [merchant's name] to charge my bank account starting on [month, day, year] and on the [day of the month] of each month following through [month, date year] for the amount of [$XX.XX] for [description of the transaction].

| Authorize Payment |

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**Please Note:**  That portions of the second paragraph are for recurring payments only and are optional if your are only authorizing a onetime charge.