

The following information outlines our eCommerce implementation requirements to assist with your development with our eCommerce products. These include specific requirements for ANZ eGate™, Customer Preferred Currency online (CPCo) and Multi-Currency Conversion (MCC).

These requirements must be present and implemented before we move any implementation into a live production environment.

Note: UnionPay Card acceptance is available on selected Internet Payment Gateways only.

OUR 'CARD NOT PRESENT' (CNP) TRANSACTIONS POLICY

ANZ adheres to the following policy for all Merchants wishing to accept credit card payments, in particular CNP eCommerce transactions.

Payment Card Industry Data Security Standard (PCI DSS) compliance

Merchants that require CNP facilities must be compliant with the PCI DSS prior to the activation of their CNP facility.

Merchants seeking to accept credit card payment via their website or online store must use a PCI DSS compliant service provider to perform specific types of payment gateway implementations, such as those that utilise a non hosted payment page (for example ANZ eGate™ Merchant Hosted + Authentication).

Note: this is not a requirement for an ANZ eGate™ Server Hosted implementation.

3D Secure – Verified by Visa and MasterCard SecureCode

Verified by Visa and MasterCard SecureCode must be supported where a merchant accepts credit card payment via their website or online store.

Card Security Codes – CVV2/CVC2/CVN2

All internet based transactions must include the Card Security Code value (the 3 digit code found on the signature panel of all Visa, MasterCard and UnionPay cards) as part of an eCommerce transaction.

GO LIVE REQUIREMENTS

Prior to going live, you will need to supply the following information to our Integrated Solutions Team by emailing is@anz.com. They will review the information supplied and either approve or decline the website for production. If approved, the website can be moved into production immediately. If declined, we will advise what is required, missing or incomplete. This information must be provided before we will allow the site to go live.

1. Test URL of the Merchant's website.
2. Any user login/password requirements so that testing can take place and instructions where required to perform transactions.

3. Product or Order details need to be loaded with each of the following cent amounts where 'X' is any dollar amount: (these are the amounts that will be sent to the payment server so they are the total amount after Taxes, Shipping Costs etc.)

- \$X.00 (emulating 'Transaction Successful')
- \$X.05 (emulating 'Bank Declined Transaction')
- \$X.10 (emulating 'Transaction could not be processed')
- \$X.33 (emulating 'Card Expired')
- \$X.51 (emulating 'Insufficient Credit')
- \$X.68 (emulating 'No reply from Processing Host')

4. URL to the following:

- The name of the business (including trading name)
- The address of the Merchant's principal place of business
- Email address, telephone number and facsimile number for both the Merchant's principal place of business and their customer service contact points
- Cancellation, return and refund policies
- Terms and Conditions policy
- A detailed description of the goods and services that are available for purchase from the website, and their price to the cardholder in New Zealand dollars*
- Consumer data/Privacy policy
- Delivery policy (delivery times and methods for goods and services)
- Security capabilities and policy for transmission of payment card details
- Export or legal restriction(s), if applicable
- A clear statement that the business is located in New Zealand and that all transactions will be billed in New Zealand Dollars – where the prices are displayed as NZD or \$NZ*
- Visa, MasterCard and UnionPay logos must be displayed as per each scheme's published standards
- Details of any charges payable in addition to the price of the goods and services.

Note: if the Merchant is using or implementing Multi-Currency Conversion, then the price and currency presented to the cardholder must be the same price and currency charged to the cardholder. The prices must be displayed using the three digit ISO4217 country code (for example USD for US Dollars, AUD for Australian Dollars).

5. Email from the Merchant requesting that the site is able to be moved into production.

Note: once the site is approved for production please ensure that you remove any user account details that have been stored in the sites database, email subscription, marketing, advertising files, etc for testing. This includes any email addresses associated with ANZ Bank New Zealand Limited.

Developer guide for ANZ eCommerce solutions

CARDHOLDER RECEIPT INFORMATION

As part of the cardholder receipt information provided at the conclusion of a transaction, we recommend displaying both the Return Receipt Number (RRN) and the Order Info field (as long as it's unique to the cardholder's transaction). These fields are searchable within Merchant Administration and provide an easy reference for a cardholder to use if they wish to query their order/transaction with the merchant.

Note: as a minimum we require a unique order reference to be displayed on the receipt information provided to the cardholder.

These unique identifiers should be displayed for all results, both successful and unsuccessful payments. The cardholder receipt information should also clearly display the result of the transaction, for example "Approved", "Expired Card", etc.

Note: the transaction emulated by the \$X.10 amount has not been processed by the Bank and therefore should be displayed as "Transaction could not be processed".

If you choose to display a card number as part of the cardholder receipt details, (only applicable for Merchant Hosted + Authentication implementations) then this must be masked. The masking of the card number must follow the 0.4 masking format, which only displays the last 4 digits of the card number and masks the preceding numbers (for example *****1234 or ●●●●●●●●●●1234).

If the merchant wishes to surcharge, then refer to the specific receipting requirements in the Surcharging section below.

Customer Preferred Currency online (CPCo) receipt requirements

There are specific requirements for the receipt page for CPCo that must be displayed to the customer upon each successful transaction. It is the responsibility of the Merchant/Developer to ensure that these requirements are followed.

The receipt page must display the following information accurately:

- Transaction result (Approved or Declined) and where the transaction result is approved, it must display the:
 - Transaction Receipt Number
 - Transaction Amount including currency displaying the ISO4217 currency code (in the original sale currency).

For Approved transactions, if a CPCo offer has been made to the customer, the full disclosure statement must be displayed to the customer (details of which are provided in the CPCo VAS Integration Guide).

Note: CPCo and MCCo is not available on UnionPay Transactions.

Multi-Currency Conversion (MCC) receipt requirements

For MCC transactions, the displayed price and currency presented to the cardholder must be the same price and currency charged to the cardholder and printed on the transaction receipt. It is important that the transaction receipt clearly shows the transaction currency and the corresponding currency symbol or code. The currency code is the three digit ISO4217 country code.

LOGOS

ANZ eGate™

ANZ eGate logos can be obtained by emailing is@anz.com.

3D Secure – Verified by Visa and MasterCard SecureCode

If you are implementing either the Server Hosted or the Merchant Hosted + Authentication ANZ eGate™ solutions for the Merchant, then you need to ensure that you display both the Verified by Visa and MasterCard SecureCode logos to indicate the Merchant's participation in each of these initiatives.

For more information on Verified by Visa and MasterCard SecureCode, refer to their website for more details.

SURCHARGING

Under the Nominated Card Scheme Regulations in New Zealand, Merchants are permitted to charge Visa, MasterCard and UnionPay Credit Card Cardholders a Surcharge Fee when these cards are used in a Transaction.

When applying a surcharge a Merchant must:

- Ensure the Surcharge Fee is disclosed to the Cardholder prior to the completion of the transaction and the Cardholder is given the opportunity to cancel once the Surcharge Fee has been disclosed;
- Ensure the Surcharge Fee is processed as part of the total amount of the transaction and not collected separately;
- Ensure the Surcharge Fee bears a reasonable relationship to the Merchant's cost of accepting Visa, MasterCard and UnionPay Credit Cards for payment;
- Ensure the Surcharge Fee is not described as, or inform the Cardholder that it is, a charge imposed by Visa, MasterCard, UnionPay, us or a financial institution;
- Prominently display notices during an eCommerce transaction or communicate clearly in a telephone order, prior to the transaction being processed.

Note: the Surcharge Fee must not be referred to as a Convenience Fee.

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Surcharging receipt requirements

Where a Surcharge Fee is applied to a transaction, the Merchant must:

- Clearly disclose on the Transaction Receipt the amount of the Surcharge Fee.
- Ensure the following Transaction Data Requirements are present on a Transaction Receipt:
 - Merchant name
 - Merchant city and country
 - Transaction amount (or credit), indicated in transaction currency
 - Surcharge Fee (or credit), indicated in transaction currency
 - Total Amount (or credit), indicated in transaction currency
 - Transaction date (or credit) preparation date
 - Account Number (Cardholder copy must have Truncated Account Number)
 - Authorisation Code
 - Transaction type (credit)

FURTHER INFORMATION

For further information contact the Integrated Solutions Team on 0800 473 453 or email is@anz.com.