

TERMS OF USE OF MERCHANT WEBSITE AND PRIVACY POLICY

The following items must be included:

Order Forms:

The order form in which Merchant accepts Orders from the Cardholder on the Internet should contain the following information:

- a) the Cardholder's name
- b) the transaction amount (in Bangladeshi Taka)
- c) the transaction date
- d) the Cardholder's postal address
- e) the method of delivery
- f) the refund policy

Complete description of goods and services:

The Merchant must provide a complete description of its goods and/or services. For example, if selling electrical goods, the Merchant must state voltage requirements, which vary around the world. Customer service contact information, including electronic mail address or telephone number: Since communication with a Merchant is not always possible using the Merchant Website, Merchants must display a Customer service contact telephone number on e-mail address. Cardholders can, therefore, contact the Merchant to ask questions about their transaction.

Delivery Policy

Not all Merchants are able to support delivery of goods worldwide and may instead restrict sales to within their own country or to a limited number of countries, based on delivery experience or import and export regulations. As Merchants may sustain a loss when shipped goods fail to arrive, they are entitled to establish their own policies regarding delivery of goods. However, when a Merchant does have restrictions or other special conditions in place, such special conditions must be clearly stated on its Website.

Transaction Currency or Currencies

Since the electronic commerce Merchant's customer base is worldwide, it is important that the Cardholder is made aware of the transaction Currency before the Cardholder proceeds to purchase. The Currency should be clearly stated, including the country name when the name of the unit of currency is not unique. For example, a dollar can be an Australian dollar, a New Zealand dollar, a Hong Kong dollar, a U.S. dollar, or one of many more. Since the currency of the products displayed on the merchant's website will be in Bangladeshi Taka, BDT must be clearly stated as the currency of the products on merchant's website.

The Acquirer must enter transactions into clearing and settlement in the exact amount and in the exact transaction currency authorized by the Cardholder.

Therefore, neither the Merchant nor the Acquirer can convert the agreed transaction amount into a different currency. Merchants can display equivalents of the transaction amount in different currencies, but they must clearly indicate that the equivalents listed are for information only.

Additional items that ideally should be included on a Merchant's Website include:

- Privacy statements
- Identifiers that easily match the Website to the "doing business as" name

Security Requirements

- Provide multiple security measures to protect Cardholder databases, so that a failure of any one security control will not result in unauthorized disclosure of transaction information.
- Implement controls, such as protecting the domain name server with firewalls and router security functions, so that Cardholder Internet sessions cannot be re-directed to an unauthorized Website. If a Cardholder is redirected to an unauthorized Website, the Cardholder may unknowingly disclose confidential information, such as USER ID/password and account number to a criminal.
- All communication between the Cardholder and the Electronic Commerce Merchant that includes Cardholder Identification, authentication or transaction information must be secured in tune with Cryptographic standards.
- Web application software must never allow the User to enter unrestricted system or database commands and it must never fail in a fashion that allows entering of unrestricted system or database commands.
- Merchant customer support functions only originate from approved networks and computers.
- Do not open or run e-mail attachments or other unknown files on the Web or Database servers from unknown sources. Do not use the Web or database servers as browsers to view other Websites.

- Changes to security controls, hardware that implements security controls, and software that implement security controls for transaction information must be tested prior to implementation on a computer system that does not contain transaction information accessible from the Internet.

Schedule- C: Transaction Requirements & Banned Items

"Transaction receipt requirements"

- "Transaction receipt requirements are minimum requirements that a merchant shall provide to the cardholder relating to the transaction"
- An Electronic Commerce Merchant must provide Cardholder with a transaction receipt. Merchants need to be aware, however, of the following unique data requirements for transaction receipts and copy fulfillments for Electronic Commerce transactions:
- Unique Identification Number—To assist in dispute resolution between the Cardholder and Merchant, the Merchant must assign a Unique Identification Number to the transaction and display it clearly on the transaction receipt.
- Website address—The Merchant must always include its Website address.
- In addition, it is suggested that the transaction receipt include wording to indicate that the Cardholder should print or save the receipt for his records.
- Each Electronic Commerce Transaction shall be reflected in an Electronic Commerce Transaction Receipt in the form furnished by the Merchant to the THE CODERO LTD, and which shall contain the following information
- Electronic Commerce Merchant Name: The Merchant name must not be name of the network provider or other entity unless the Electronic Commerce Transaction represents membership service charges or merchandise/services provided by the network provider itself.
- Electronic Commerce Merchant online address
- Electronic Commerce Transaction amount (or credit), indicated in transaction currency
- Electronic Commerce Transaction date (or credit date), preparation date
- Unique Electronic Commerce Transaction identification number
- Cardholder name
- Authorization code
- Electronic Commerce Transaction type (purchase or credit)
- Description of merchandise/services
- Return/refund policy (if restricted)
- A recommendation that the Cardholder/Purchaser print/save the Electronic Commerce Transaction Receipt for his/her records
- The Merchant can choose to send a separate e-mail message to the Cardholder containing this required information, on as with mail and telephone order transactions, send a physical receipt in the mail, or both. To minimize Cardholder inquiries, Merchants are encouraged to send an online acknowledgement of the transaction in addition to the transaction receipt.

Banned List:

- (a) Adult goods and services which includes pornography and other sexually suggestive materials (including literature, imagery and other media); escort, dating or prostitution services. Apparatus such as personal massagers/vibrators and sex toys and enhancements;
- (b) Alcohol, which includes all alcoholic beverages such as beer, liquor, wine, champagne, etc. which contains alcohol ;
- (c) Body parts, which includes organs or other body parts – live, cultured/preserved or from cadaver.
- (d) Bulk marketing tools which includes email lists, software, or other products enabling unsolicited email messages (spam);
- (e) Cable TV descramblers and black boxes which includes devices intended to obtain cable and satellite signals for free;
- (f) Child pornography in any form;
- (g) Copyright unlocking devices which includes Mod chips or other devices designed to circumvent copyright protection;
- (h) Copyright media, which includes unauthorized copies of books, music, movies, and other licensed or protected materials or materials which may infringe piracy laws;
- (i) Copyright software which include unauthorized copies of software, video games and other licensed or protected materials, including OEM or bundled software which may infringe privacy laws;

- (j) Counterfeit and unauthorized goods which include replicas or imitations of designer goods; items without a celebrity endorsement that would normally require such an association; fake autographs, counterfeit stamps, and other potentially unauthorized goods;
- (k) Drugs and drug paraphernalia which includes illegal drugs and drug accessories, including herbal drugs including but not limited to salvia and magic mushrooms and all other prescription drugs or herbal drugs or any kind of online pharmacies which includes drugs or other products requiring a prescription by a recognized and licensed medical practitioner in Bangladesh or anywhere else
- (l) Drug test circumvention aids which includes drug cleansing shakes, urine test additives, and related items
- (m) Endangered species, which includes plants, animals or other organisms (including product derivatives) in danger of extinction and live animals or hides/skins/teeth, nails and other parts etc. of animals.
- (n) Gaming/gambling products which include lottery tickets, sports bets, memberships/enrollment in online gambling sites, and related content;
- (o) Government IDs or documents which includes fake IDs, passports, diplomas, and noble titles;
- (p) Hacking and cracking materials which includes manuals, how-to guides, information, or equipment enabling illegal access to software, servers, websites, or other protected property;
- (q) Illegal goods which includes materials, products, or information promoting illegal goods or enabling illegal acts;
- (r) Miracle cures which includes unsubstantiated cures, remedies or other items marketed as quick health fixes;
- (s) Offensive goods which includes literature, products or other materials that:
 - (i) Defame or slander any person or groups of people based on race, ethnicity, national origin, religion, sex, or other factors;
 - (ii) Encourage or incite violent acts;
 - (iii) Promote intolerance or hatred;
- (t) Offensive goods, which includes crime scene photos or items, such as personal belongings, associated with criminals;
- (u) Pyrotechnic devices and hazardous materials which includes fireworks and related goods; toxic, flammable, and radioactive materials and substances;
- (v) Regulated goods which includes air bags; batteries containing mercury; Freon or similar substances/refrigerants; chemical/industrial solvents; government uniforms; car titles; license plates; police badges and law enforcement equipment; lock-picking devices; pesticides; postage meters; recalled items; slot machines; surveillance equipment; goods regulated by government or other agency specifications
- (w) Securities, which includes stocks, bonds, mutual funds or related financial products or investments;
- (x) Tobacco and cigarettes which includes cigarettes, cigars, chewing tobacco, and related products;
- (y) Traffic devices, which includes radar detectors/ jammers, license plate covers, traffic signal changers, and related products;
- (z) Weapons, which includes, but is not limited to, firearms, ammunition, knives, brass knuckles, gun parts, and other armaments;
- (aa) Wholesale currency, which includes discounted currencies or currency, exchanges;
- (bb) Multilevel Marketing schemes or Pyramid/Matrix sites or websites using a matrix scheme approach;
- (cc) Any intangible goods or services or aggregation/consolidation business;
- (dd) Work-at-home information;
- (ee) Drop-shipped merchandise;.
- (ff) Any product or service which is not in compliance with and are banned in terms of applicable laws, rules, circulars, Gazette and regulations of Bangladesh and similar international statutory instruments which has been incorporated by the government of Bangladesh.