



Guidelines For Web Aggregators

1.0 Purpose

This document describes the terms for accepting Web Aggregators on the Interswitch network

2.0 Definition

A **Web Aggregator** is a web merchant that has established a connection to the Interswitch's Web Payment Gateway (WebPAY), and extends this single connection to one or more other 3rd party web merchants (aka Sub-Merchant).

A **Sub-Merchant** is a merchant connected to a Web Aggregator, wherein the Web Aggregator's system acts as a front-end entry point to WebPAY.

3.0 Scope

These guidelines apply to Web Aggregators (as defined in 2.0 above), and establishes the minimum requirements for the Web Aggregator. The overall objective is to ensure that Web Aggregators establish measures to protect Card holders, Card Issuers and Interswitch, against risks associated with the web aggregation model.

3.0 Roles & Responsibilities

- 3.1 The Web Aggregator shall fill and sign the WebPAY Web Aggregator Merchant Registration Form, and provide the necessary documentation required to be registered as a Web Aggregator on WebPAY
- 3.2 The Web Aggregator shall ensure that all sub-merchants connected through the Web Aggregator shall also complete the WebPAY Sub-Merchant Registration Form providing a description of goods sold and services to be sold. Prior to this submission and acceptance by Interswitch, the Web Aggregator shall not enable such sub-merchant for live transactions
- 3.3 Aggregators shall NOT allow a connection from a sub-merchant who acts as a third party connection for other web merchants. For the purpose of clarity, no aggregator shall allow a connection from another aggregator
- 3.4 The Web Aggregator shall periodically (where necessary) update information on sub-merchants as described in 3.2 above
- 3.5 The Web Aggregator shall obtain sufficient Know-Your-Customer (KYC) information which verifies that the sub-merchant is a bona fide business (in good standing) and the record of such investigation must be provided to Interswitch upon request



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- 3.6 If required, Interswitch shall provide the Web Aggregator with multiple Merchant IDs for use by its sub-merchants that may fall within different Risk Categories. Each of the Merchant IDs would be tied to the various categorizations, and will have different transaction limits
- 3.7 The Web Aggregator shall abide by and enforce Interswitch's Web Merchant Categorizations, and communicate such transaction limits to its sub-merchants
- 3.8 The Web Aggregator shall be responsible for ensuring that sub-merchants are appropriately Categorized and shall be liable if a transaction from any of its sub-merchants violates the limits approved in the Interswitch Risk Categorization and shall refund the value lost in the event of a fraud to any party
- 3.9 The Web Aggregator shall provide the bank account details into which Interswitch shall settle its transactions
- 3.10 If required, the Web Aggregator may also request for Merchant IDs for individual sub-agents, such that Interswitch settles such sub-merchants' transactions directly into the sub-merchants account. In this case, the sub-merchant would be required to fill the WebPAY Registration Form
- 3.11 Aggregators shall be responsible to first level support to its sub-merchants
- 3.12 Interswitch shall only accept a Web Aggregator on its network after verifying that the Web Aggregator meets all the requirements as a Web Merchant and also verifies that the merchant has sufficient controls to prevent fraud on its site. It shall be the Web Aggregators responsibility to ensure that the security features on its systems are maintained appropriately and are up-to-date
- 3.13 The Web Aggregator must also mandate its sub-merchants to put controls in place to prevent fraud on their sites
- 3.14 In the event of a fraud investigation, the Web Aggregator agrees to assist in the recovery process, and shall provide Interswitch with details of transactions when requested. The Web Aggregator shall also facilitate the required chargebacks/recovery of funds from its Sub-Merchants if necessary
- 3.15 The Web Aggregator shall investigate and report (to Interswitch) all transactions that it deems to be suspicious or fraudulent
- 3.16 Interswitch reserves the right to de-list a Web Aggregator if:



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- It (or its Sub-Merchants) violate the terms of the WebPAY agreement or these guidelines
- The Web Aggregator is identified as a source of fraudulent activity or causes damage to WebPAY or the Interswitch brand whether financial or otherwise
- The Web Aggregator enables WebPAY acceptance on any site without the authorization of Interswitch
- The Web Aggregator refuses to de-list a sub-merchant after Interswitch has requested that such a Sub-Merchant should be removed from the Web Payment Gateway
- The Web Aggregator wrongly Categorizes its sub-merchants