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Requirements and recommendations for the Payment Link service

Definitions:
a. Requirements – a set of Partner's obligations, resulting from the use of the Service, described in item I of this document.

b. Recommendations – set of good practices and guidelines addressed to the Partner, influencing the safety of the Partner and the Client with relation to provision of the Service (described in item II of this document).

* The capitalized terms, not defined in this document, shall have the same meaning as specified in the Terms and Conditions of the PayU System, Terms and Conditions on Pay by Payment Card Service and in the New Merchant Agreement.

Requirements:
The Partner undertakes to:

1. Maintain an information website, describing the Partner's activity.
2. Indicate the sector in which they operate and to inform of every change of sector.
3. Presentation of information on the operating model and on the manner for use of the Payment Link, including information on the time of payment initiation (before or after performance of the service, if prepayment – what percentage, and when is the whole amount paid).
4. Presentation of the contents of the e-mail message that will be sent to the payer.
5. Sending the Terms and Conditions by e-mail and/or publishing them at the Partner's information website, or referring to the agreement with the client in the e-mail.
6. Presentation of estimated turnover and average transaction value (min/max).

Recommendations:
It is recommended that:

1. The Partner should place on their website educational content regarding safety, to educate the clients, e.g. a referral to the education site of PayU: https://www.payu.pl/bezpieczenstwo-uzytkownikow
2. The Partner should introduce signatures in the e-mail correspondence, at least for the e-mails containing the payment link (the S/MIME specification: digital signature, message encryption).
3. The Partner should introduce additional mechanisms increasing the reliability of message, by enabling sender identification.

DKIM – http://www.dkim.org/
DMARC – https://dmarc.org/