KYC Buyer Verification & Certification Form

COMPANY NAME

EFFECTIVE DATE

1. Purpose

This document establishes the Customer Identification and Verification ("KYC") standards maintained by the Company to ensure compliance with applicable regulatory requirements, mitigate financial crime risk, and reduce chargeback exposure.

2. Customer Identification Requirements

For all transactions, the Company collects, validates, and retains customer information as appropriate to authenticate identity and confirm transaction legitimacy. Required data elements include:

- Full legal name
- Billing address
- Shipping address (if applicable)
- Email address
- Phone number
- IP address (for online transactions)
- Payment method details

The Company maintains records of such information in accordance with internal data retention policies and applicable legal and regulatory requirements.

3. Verification & Fraud Prevention Controls

The Company employs a multi-layered fraud prevention framework designed to detect, prevent, and mitigate unauthorized or high-risk transactions. Controls include, but are not limited to:

- Address Verification Service (AVS) validation
- Card Verification Value (CVV) authentication
- 3D Secure (3DS) authentication, where applicable
- Email verification prior to order fulfillment
- Transaction monitoring and risk-based fraud screening

Transactions that fail to meet verification standards, trigger fraud detection systems, or present discrepancies may be subject to immediate decline, temporary suspension pending further review, or escalation to manual verification procedures. The Company maintains documented procedures for the review, escalation, and resolution of flagged transactions.

4. Fulfillment Controls

No goods or services are released, shipped, or otherwise fulfilled until all applicable verification procedures have been successfully completed and the transaction is deemed valid.

5. Compliance & Oversight

The Company maintains internal controls, policies, and procedures reasonably designed to ensure ongoing adherence to KYC standards and fraud prevention requirements. These controls are subject to periodic review and may be updated to reflect evolving regulatory expectations, card network rules, and industry best practices.

6. Certification

The undersigned hereby certifies, on behalf of the Company, that the KYC and fraud prevention procedures outlined above are implemented, actively enforced, and consistently applied across all applicable transactions.

The Company further affirms its commitment to maintaining effective controls to mitigate financial crime risk and protect the integrity of its merchant processing activities.

AUTHORIZED REPRESENTATIVE

TITLE

SIGNATURE

DATE