

# Best Practice Guide

Website & Receipt  
Requirements and Language

yapstone

# Introduction

As a regulated money transmitter, Yapstone and its merchant customers are required to comply with certain consumer disclosure regulations which are designed to protect the consumer using your services, as well as Yapstone's payment processing services.

This guide has been designed to allow you to understand what these regulatory requirements are and outlines the information to be displayed to consumers to ensure Yapstone and its merchants are fully compliant.

The first section of this guide outlines the information that is to be displayed on the merchant website, as this is the path a payer follows before accessing Yapstone's payment services. The second section outlines the information that must be displayed on all receipts that are sent to purchasers.

Please note: Yapstone will always send a payment receipt once a transaction or order is processed, this may result in a payer receiving two payment receipts for one transaction. As a merchant, you may decide to turn the payment receipt notifications off from your system and utilize the Yapstone receipt.

# Website Requirements

# Homepage Footer

This information must be displayed so it is clear to the payer that Yapstone is the payment processing partner. Information on how to contact Yapstone regarding customer complaints must also be present.

Partners must include the following information in the **website transaction summary page footer**, (minimum font size 9).

## Requirements

- Powered by Yapstone Inc.
- **Consumer complaints:** For disclosures and information about consumer complaints regarding your payments, please see: <https://www.yapstone.com/legal/licenses/>

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# “Accept” Button Page

When using Yapstone’s payment processing services, payers must be notified and have easy access to Yapstone’s Terms and Conditions.

Partners must include the following information on the customer transaction **“Accept” button page**, (minimum font size 9).

## Requirements

- **Next to “Accept” button:** I have read and agree to the above Terms & Conditions and the Payor User Agreement and Privacy Policy U.S.

Hyperlink: \*\*\*\*\*

- **On “Accept” page:** The payment service is provided by Yapstone, Inc., 2121 N. California Blvd., Suite 400, Walnut Creek, CA 94596. these payment services may include money transmission services, pursuant to licenses held by Yapstone.
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# Sample Footer

CUSTOMER	MERCHANT
Professor professorson kyesser@yopstone.com 877 Over There St. Los Angeles USA 972123 VISA ****7453	Merchant Inc.
OFFERING(S)	AMOUNT
Rent <small>(01/PAYLUBJGKTHCZUWAKQWWSUTFW452186x)</small>	300.00 USD
Deposit <small>(01/PAYLUBJGTHCZUWAKQWWSUTFW452186x)</small>	200.00 USD
Cleaning Fee <small>(01/PAYLUBJGTHCZUWAKQWWSUTFW452186x)</small>	20.00 USD
TOTAL AMOUNT	\$520.00 USD

If you have any questions regarding this email, please contact us by clicking on the YaptikStore Support link provided below.

Yours Sincerely,

## References

[Privacy Policy](#) | [Terms and Conditions](#)

# Receipt Requirements

# Receipt Field

If a transaction is processed using Yapstone's payment processing services, a receipt of payment must be issued to the payer and must clearly display all fees to a card or account.

Partners must include the following information in the **receipt field**, (minimum font size 9).

## Requirements

<b>Unique Transaction Identifier</b> <ul style="list-style-type: none"><li>• Order ID</li><li>• Reference ID</li><li>• Reservation ID</li></ul>	<b>Property Information:</b> <ul style="list-style-type: none"><li>• Name of property</li><li>• Address, City, State, Zip</li><li>• Phone *</li><li>• Email *</li></ul>
<b>Date of Transaction</b>	<b>Payer/Renter Information:</b> <ul style="list-style-type: none"><li>• Address, City, State, Zip</li><li>• Phone *</li><li>• Email *</li></ul>
<b>Time of Transaction *</b>	<b>Payment Type:</b> (as applicable) <ul style="list-style-type: none"><li>• Card last 4 digits</li><li>• ACH</li><li>• E-check</li></ul>
<b>Transaction Total Amount</b>	
<b>Transaction Fees:</b> <ul style="list-style-type: none"><li>• Rent amount</li><li>• Deposit amount (if applicable)</li><li>• Insurance rent fee (if applicable)</li><li>• Cleaning fee (if applicable)</li><li>• Taxes amount (if applicable)</li></ul>	

\* = Optional



# U.S. Receipt Footer

If a transaction is processed using Yapstone's payment processing services, receipt of payment must be issued to the payer. The receipt footer must clearly provide the relevant information to ensure the payer is fully informed of Yapstone's T&C's, Privacy Policy and contact details.

Partners must include the following information on the **receipt footer**, (minimum font size 9).

## Requirements

- **Contact Us | Privacy Policy | Terms & Conditions**

(Hyperlinked to the relevant pages below)

Contact Us - <https://support.yapstone.com/hc/en-us>

Privacy Policy - <https://www.yapstone.com/privacy-policy>

Terms & Conditions - <https://www.yapstone.com/rent-payment-user-agreement>

- **Payment Services:** The payment service is provided by Yapstone, Inc., 2121 N. California Blvd., Suite 400, Walnut Creek, CA 94596. These payment services may include money transmission services, pursuant to licenses held by Yapstone (NMLS #1488912). Please contact Yapstone Support (hyperlink to <https://support.yapstone.com/hc/en-us>) if you have any questions.

- **Consumer complaints:** For disclosures and information about consumer complaints regarding your payments, please see: <https://www.yapstone.com/legal/licenses/>

Sample footer overleaf →

# Sample Footer

[Contact Us](#) | [Privacy Policy](#) | [Terms & Conditions](#)

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# Sample Receipt

## [ Lodge Stays ]

### Payment Receipt - Reference #132745398-47

**This payment was SUCCESSFULLY PROCESSED!**

<b>Guest / Name:</b>	<b>John Doe</b>
Address:	2121 N California Blvd Walnut Creek, CA 94596
Phone:	(123) 456-1234
Email:	johndoe@example.com

<b>Reservation #:</b>	<b>Res-1234</b>
Date:	Mar 26, 2021, 09:10 AM
Property:	White Lodge
Address:	2033 N Main St Walnut Creek, CA 94596

<b>Status:</b>	<b>PAID</b>
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Rent:	\$100.00
Pet:	\$5.00
Cleaning Fee:	\$23.00

<b>Total:</b>	<b>\$128.00</b>
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Account:	Visa ending in ....1234
<b>Reference #:</b>	<b>132745398-47</b>
<b>Auth Code:</b>	<b>123abc</b>

Thank you for using VacationRentPayment!

This email was automatically generated by Lodge Stays.  
Please do not reply to this email directly.  
Please contact Lodge Stays at (866) 289-5977 if you have any questions.  
You may also contact Lodge Stays at their e-mail address, whitelodge@lodgestays.com

[Privacy Policy](#) | [Terms and Conditions](#)

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These are optional fields and vary by vacation rental provider

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