

LIBERTY

CREDIT CARD SOLUTIONS

After a decade of handling payments for all types of businesses, we thought web-designers who we often partner with or at the very least work in parallel with, would benefit from having an outline of the underwriting process for e-commerce clients. Even if you've never worked with us before, your clients and you will be better off having an understanding of how things should work with e-commerce payments. All of these items have been sticking points for entities that we have firsthand knowledge about, but none of them need to be obstacles.

A At some point a client will ask you to build a website for them with the ability to accept payments for their goods or services. There are numerous features that should always appear on their website.

1 Have a contact page with the name of the business, physical address, customer support phone number, and the e-mail address for customer support.

2 Have a privacy policy page. The policy must be clear and can be anything the business owner wants. The policy can be we never share any information about the customers, we sell the information, we post the information, etc. As long as it's clear, anything is fine.

3 Your website needs to have a refund and exchange policy. Like the privacy policy it can be just about anything the business owner wants, but we would suggest a flexible policy that refunds and exchanges are welcome as long as the good is returned within a specific and reasonable time frame.

B This is the point where, if you have not done so already, you should bring us into the picture. We are going to want to know some of the details about the project (e.g., what is being sold, is the product/good open to the public or will a client need a password/login to make the purchase, is there something unusual being sold that might require additional information to be made, etc.). This would also be the right time for us to speak directly to the client so that he/she understands our role, our fee schedule, and to complete our contract. By engaging with your client at this point helps to ensure that their website's ability to accept payments is not delayed.

C We're sure that you and your web design team know that there are many different shopping carts and different payment gateways, and most but not all are compatible with each other. It would be great if you contacted us to make sure that the shopping cart-gateway pairing is compatible and to make sure that the gateway is acceptable to the payment provider. Most of the time this is just confirming that everything will go as planned, but it's better to be certain before wasting time building something that might not work as expected.

Two of the more popular, non-proprietary payment gateways are Authorize.Net and NMI. What they and all payment gateways have in common is that they encrypt the credit card information, authorize the transactions, test for fraud, and then pass clean information to the merchant service provider.



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With regard to shopping carts, there are literally hundreds if not thousands of them, and in general we recommend using whichever one you are most comfortable working with because your client is paying for your time and you'll work faster working with the shopping cart you know best.

- D** Once the shopping cart-payment gateway pairing is verified as compatible, you should start working on integrating the shopping cart into the website and making the website have the appearance that it can take a payment. What this means is that someone could click on an item, that item would go into the shopping cart, and the shopper could then go to the checkout screen. Once at the checkout screen, there should be fields for the cardholder's name, billing address, shipping address, e-mail address, card type (Visa, MasterCard, Discover, and American Express if desired), credit card account number, the card security code (CSC; the three or four digits usually found on the back of the card), expiration date, and the logos of the card companies.
- E** At the same time you are integrating the shopping cart into the website and creating the checkout page, the Security Socket Layer (SSL) Certificate should be purchased for your client or by your client. Once purchased, the SSL needs to be posted. This means if anyone were to click on the little green lock that appears in the address bar (the SSL certificate) they would see that the name of the business is verified.
- F** Assuming all has gone to plan, at this point the merchant account will be approved, and the merchant service provider can now activate the payment gateway. The payment gateway account number and log-in information should then be given to both the merchant and the web design team so that the final steps of linking the shopping cart to the gateway and putting the gateway seal on the website can be done.
- G** The merchant service provider will then review the website for a final time. If everything has been done properly, this is more of a formality than a hurdle.

This paper is not meant to be inclusive of the features, scale and functionality an e-commerce website could have. For example, FoxyCart, is gaining traction as a very scalable, open source platform for e-commerce websites with many plug ins. Using FoxyCart or not still necessitates using a payment gateway, thus a merchant service account, and therefore, all of the requirements previously mentioned.

If you would like to discuss any particular e-commerce project, comment on this paper, or just say hi, please reach out to me.

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