



eCommerce Guide



The Building Blocks of a Successful Online Business

Online businesses come in all shapes and sizes. But they share a few core components:



A Website that provides the public “storefront” for an online business.



A Shopping Cart where customers finalize their purchases and provide payment information.



A Payment Gateway that handles the complex mechanics of processing transactions and moving money safely from customers’ bank accounts into yours.



A Merchant Account is a type of bank account that allows businesses to accept payments by debit or credit cards.

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Payment Gateways: How Your Business Gets Paid

A payment gateway authorizes and processes customers' transactions—from the time they click “Buy” until the money appears in your bank account. Every payment gateway performs three functions:



Authorize

The payment gateway checks to make sure your customer has sufficient funds in their account—and then authorizes the purchase.



Capture

As soon as the purchase is authorized, a hold is placed on the money. At this point, you can confidently ship goods to your customer.



Settle

Money is transferred from your customer's bank or credit card account to your merchant account. This typically takes a couple of days.

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Choosing the Right Payment Solution

Many payment gateways authorize, capture, and settle transactions. But to help your business grow, you may need more than just basic features. Here are a few essential payment gateway capabilities you should look for.

KEEP YOUR BUSINESSES AND CUSTOMERS SAFE

Security and Fraud Prevention



PCI-DSS Compliance

The Payment Card Industry Data Security Standard (PCI-DSS) is a set of requirements for all companies that accept, process, store or transmit credit card information to verify data security. That means as an online merchant, you are ultimately responsible for understanding and meeting PCI-DSS standards. However, the right payment solution can help you address many compliance issues.

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Secure Customer Data Management

Storing sensitive customer and card information on your own servers may increase your data security risks. Make sure you choose a payment solution that minimizes these risks by storing and managing payment information securely.

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Fraud Prevention

Insist on a payment solution that actively monitors transactions for fraudulent activity and catches problems before they damage your business.

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DELIVER FLEXIBILITY FOR CUSTOMERS

Robust Payment Solutions



Multiple Payment Types

In addition to credit and debit cards, your payment solution should accept e-checks and digital wallet services like Apple Pay, PayPal and Visa Checkout.

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Recurring Payments

In today's on-demand, subscription-based economy, you should consider a solution that supports automated monthly recurring payments.

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Automated Payment Updates

People move. Credit cards expire and get lost or stolen. A smart payment solution can monitor your customers' card information, alert you when it changes or expires, and make updates automatically.

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Making Sense of Transaction and Service Fees

The amount you'll pay to process payments depends on many different factors. Here's a quick overview of the most common fees:



Interchange Fees

are a percentage plus a fixed amount paid to the credit card issuing bank.



Assessment Fees

are credit card processing fees paid directly to the credit card network (Visa, MasterCard, etc.).



Service Fees

are paid to the merchant account provider handling your payment processing.

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A Partner You Can Trust

Choosing the right payment platform is one of the most important decisions you'll make as you build your online business. Fortunately, you are not alone. Authorize.Net is standing by to help you navigate your payment processing decision, recommend solutions, and provide you with whatever expertise and answers you need.

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