

Making Waves to Sell Online

4 Essentials to Secure Online Sales

Selling online offers business owners a great opportunity to increase sales and reach a broader audience of potential customers. If you have a goal to sell products or services online, accepting credit card payments is critical. Following are the four required elements for safe and secure e-commerce.



- 1. Shopping Cart Program:** A shopping cart program allows shoppers to accumulate items in their cart when they visit your online store. When your customers check out, the shopping cart program calculates order totals, adds shipping and taxes and transfers the information to a payment gateway for credit card processing.
- 2. Payment Gateway:** A payment gateway is a virtual terminal that authorizes payments made by credit cards. Your customers submit their credit card information securely through the payment gateway and the gateway sends the information directly to the credit card company for approval. Once the customer's credit card company validates the information and approves (or declines) the payment, it returns a code to the payment gateway. The payment gateway then delivers the results to the shopping cart program that will finalize the order. The entire transaction takes less than a minute.
- 3. Online Merchant Account:** An online merchant account is a bank account that allows businesses to accept payments made by credit or debit cards. The merchant account collects funds and schedules transfers to your regular bank account. You can obtain an online merchant account from your bank or an online service.
- 4. Secure Sockets Layer (SSL) Certificate:** An SSL certificate secures your webpage to allow the secure transmission of personal and credit card information between the store and the payment gateway by encrypting the information so it cannot be read by a hacker.

Note: There are nominal fees involved with these requirements for selling online and there are many companies on the web offering each element separately or in combination packages. Contact an expert before contracting with any e-commerce service.

Pure Talent Graphic Design has significant experience launching e-commerce web sites. We can do the same for you. Let us tackle the technology and build the online store of your dreams. In no time, we can have you making waves to sell online.