Online Shopping Carts

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Agenda

- Introduction to Shopping Carts
  - What they do, how they do it.
- Components of a shopping cart
  - Storefront
  - Store Manager
- Payment Gateways and Merchant Accounts
- Shopping Cart Choices-Selecting the best for you
  - Miva
  - OSCart
  - X-Cart
  - Yahoo
  -

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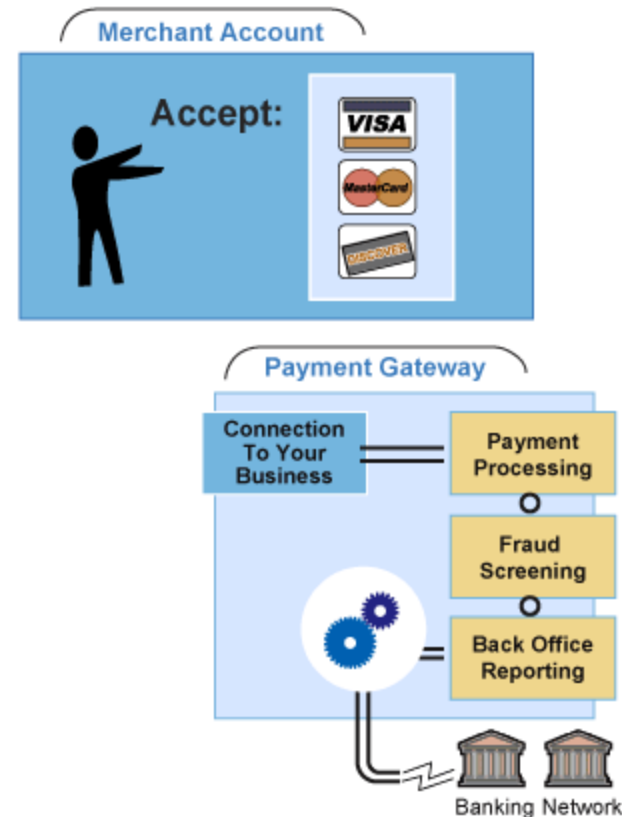Ready Made estores

Payment Gateway

- The transaction processing vehicle that receives encrypted transactions from the merchant server, authenticates the merchant, decrypts the payment information, and transmits the data to the authorization and settlement networks.

Merchant Accounts

- A merchant account allows you to accept all major credit cards including Mastercard, Visa, American Express and Discover.
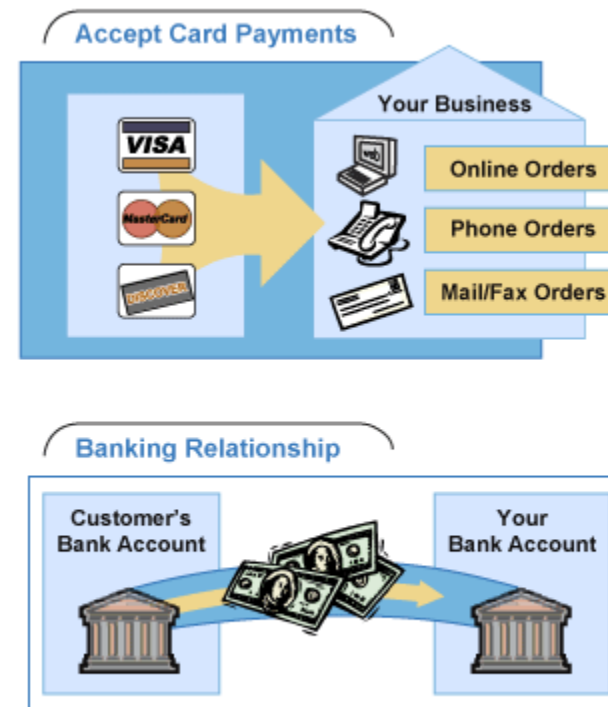
Processing Payments Online

- Allows you to accept credit card payments from customers

- Sets-up the banking relationship to transfer funds from your customer's account to your account.

Merchant Account

Accept: VISA MasterCard DISCOVER

Payment Gateway

Connection To Your Business — Payment Processing

Fraud Screening

Back Office Reporting

Banking Network

Processing Payments Online

- Your Merchant account enables you to accept credit cards.

- Payment gateway allows the transaction to happen and your funds to get deposited in your bank account

Accept Card Payments

VISA MasterCard DISCOVER → Your Business
Online Orders
Phone Orders
Mail/Fax Orders

Banking Relationship

Customer's Bank Account → Your Bank Account

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Processing Payments Online

- You must have an Internet/MOTO account to process online orders. An "in-store" (POS) account cannot be used for online sales.

You need the one for <u>online</u> payments.

Internet/MOTO Account

Online Orders
Phone Orders
Mail/Fax Orders

You need this one.

Point of Sale (POS) Account

Not this one.

Face-to-Face Sale

MOTO= Mail order/phone order

Who to choose?

- **Merchant Accounts**
  - FNMB
  - Bank of America
  - Most major banks

  - SHOP AROUND!

- **Payment Gateways**
  - Authorize.net
  - Verisign
  - iTransact
  - CyberSource
  - PayPal
  - PsiGate
  - Planet Payment
  - Many, many more

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Shopping Carts

- Enables purchasing of products and services over the internet
    - Allows customers to select items to purchase on your website
    - Allows customers to pay for the purchase
    - Connects to payment gateway
    - Major component of customer experience on your website

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Good shopping cart features

- Enough bells & whistles to run your business, not too many as to make it complex (or expensive)
- Indexable by Google
  - Make sure dynamic pages are indexable
  - Convertible to HTML is better for search engines
  - Drop down menus are indexable
- Good Store management
- Modular-can add features as you grow

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Shopping cart vendors

- Different shopping cart vendors have different business models
  - Leasing-from $30 to $200 to $1000 per month lease.
  - Purchase software, no monthly fee.
  - Customized shopping carts
  - Website + Shopping cart

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Your server or mine?

- Leased shopping carts reside in the vendor's server
- Owned shopping carts reside in the CGI-BIN

Open Source

- Open Source carts are free
- Customization still needed
- Usually not for novices in programming
- Use developers that have experience in integrating e-commerce solutions

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Shared SSL

- SSL encryption is a must for secure e-commerce

- Two shopping cart modes:
  - Web sites owns an SSL certificate
  - Web site "shares" SSL certificate with payment gateway.

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End of Presentation

- **Time for questions?**

- Remember to complete your **Evaluation Form** that you picked up at the front desk!

- Please clear the room after the class ends at 9:00 p.m. so the staff can clean up and go home.

- Thanks for attending!

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