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So You Want To Sell Online

ECOMMERCE WEBSITE

An ecommerce website is just like a retail store – presentation is everything. Quality ecommerce web design should not only "wow" your potential customers with an elegant, professional look-and-feel, but it should be visually well organized and easy to navigate. And these are just some of the important elements of a successful ecommerce design.

Activate My Store

Before you can own and activate your store there are some important things to consider.
1. How much time you are willing to put in the running of the store front and backend of the store
2. Maintaining and updating store categories, products, look at reports, designs etc

Online Site Owners

Online site owners need a merchant account and gateway solution to set up the store front, building an inventory of the categories and products, also to accept credit cards for payment directly on your site, and then have those funds placed directly into your bank account

Merchant Services

The easiest way to accept online payment is through a merchant service that offer all in one services plus gateway solution credit cards payments which transfers funds place directly into your bank account

Major Credit Cards

Before you can perform any checkout via your online ecommerce website you must first set up an account with a credit card merchant such as Pay Pal or Google or some third parties, some merchant offer payment of all major credit cards and debit cards directly from your store. Without the intervention of third parties, increasing the credibility of your online store a fee is charge for this transaction such as

- Application Fee $25 - $50   basic rate
- Setup Fee $100 - $200   Basic rate
- 24 / 7 Customer Support $200 - $300   Basic rate

- Internet / Mail / Phone Order   2.95%
- Transaction Fee   35 – 50 cents / trans
- Merchant Account & Credit Card $20 - $35 / month
- Processing Gateway   10 – 20 cents / trans
- Statement Fee $12 - $20 / month

Please Note: All websites using Merchant Services are required to have an SSL certificate with a minimum 128 bit encryption. If you haven't already done so, you will need to purchase ssl certificate today.

Complete All Transactions from a Single Area of Your Site

You must have a Merchant Service account and online store provider.

Application to a merchant service!

Most application receives approval within 5 – 7 working days, the application process is easy, and takes only a few minutes to complete. Start accepting payment on your site within 5-7 business days by filling out an application today!

Getting Started

Here is a list of the things I need

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1.	Site Name	Website name or domain
2.	Logo	Logo if any (gif file) thumbnail
3.	Merchant Account Information	Ecommerce merchant name
4.	Merchant Domain Name	
5.	Merchant Login and Password	For control panel browsing
6.	Merchant Application Software	I will download from their website
7.	Product Categories	Name and type of product
8.	Product pictures	Small thumbnail (gif file)
9.	Product number	If any
10.	Product Prices and descriptions	Included in each picture
11.	Company Information	Name address, zip code, email or address
12.	Shipping Carriers	FedEx or UPS etc
13.	50% Advance Payment	Only if all the above information is workable

I need to be able to go through her merchant account process to help create a solution that best fits your needs and services.

Some General Questions and answers

I already have a retail terminal. Why can't I just take credit card information from my website and process it offline?
Visa has very strict guidelines regarding the processing of credit cards. Processing your store's credit card orders offline violates the terms of most retail merchant account agreements, and does not comply with PCI card security guidelines. Additionally, transactions manually keyed into your terminal are usually processed at a higher rate than swiped or online transactions.

Why can't I just accept Pay Pal or Google Checkout on my site?
Using a merchant account offers many advantages over both Pay Pal and Google Checkout. A merchant account provides your customers with a streamlined checkout process without any third party intervention. Using a merchant account gives your store a more professional, established and credible appearance- helping to increase your conversion rate.

Can I have multiple websites use one merchant account?

No. Due to credit card processing regulations, you can only have one storefront for each merchant account. .

Do I have to be a U.S. citizen in order to setup a merchant account?

NO. All merchants applying for a merchant account must have a valid bank account.

What is a Discount Rate? Interchange? Chargeback?

Discount Rate- a percentage of each transaction that the merchant is charged by the provider for facilitating a credit card transaction.

Interchange- the exchange of transactions between the credit card processing network and the issuing bank.

Chargeback- a transaction that is returned to the merchant by the card issuing bank, generally due to a disputed transaction. The merchant bank has the option of returning or "charges(ing) back" the merchant for this transaction.

Once Approved

Who must I contact if I need assistance with credit card processing?

Please call our Merchant Services at 000) 000-0000. with any questions you may have.

How do I link my merchant account to my store?

The process is easy. Go to your Admin Area and Click Settings-->Quick Setup. Then, enter the Merchant Services information you were provided with into the Payment field. If you need any assistance during this process, please contact Tech Support department

How long will it take before I can begin accepting credit cards?

Generally most merchants are able to accept credit cards within two to four business days.

How long will it take to receive funds into my checking account after a transaction is processed?

It usually takes 2-3 days for the card companies to settle the transaction, and to make funds available for withdrawal.

How do I change my personal information (account number, contact info, etc.)?

Any changes to your merchant application will need to be completed by a Merchant Services representative. To submit a change, please email your request to your merchant web address from the address you entered on your application.

For any additional questions, please contact Merchant Services

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