



Custom Internet

Online Trading

... some things you need to know about getting paid.

Buying goods or services online is now an accepted part of our lives – both business and personal. Of the many challenges for a business embarking in any form of online trading, the most important is getting paid. For most purchasers, this involves using a credit card.

Paramount in everyone's mind is the issue of fraud and security and there are many horror stories around relating to what can happen when card details end up in the wrong hands.

If your business already accepts card payments e.g. through a retail outlet, you may be tempted to collect the customer's card details and process them through your existing systems. This however is not a good idea as there are a number of security considerations that are beyond the resources of most businesses to comply with adequately. Indeed, most banks will specifically prohibit this.

The Credit Card issuers have a set of rules called the 'Payment Card Industry Data Security Standard' (PCI DSS), which must be followed if you collect customer's card details in an online situation. Some of these rules are good common sense that all computer users should follow, but the requirements surrounding physical security, external audits and encryption cannot easily be met.

The only sensible solution for a small business is to use a 'Payment Gateway' to collect and process the card details. That way, you do not see the customer's card details and so do not need to comply with the PCIDSS. All the payment gateways will be fully compliant with the standards and have additional fraud checking procedures and well as being 'trusted brands' in themselves.

Of course there will be a cost involved, but that must be considered as one of the essential costs of doing business and factored into your pricing. The best solution will be dependent on the number of transactions you intend to perform and the total value.

Most people will be familiar with 'PayPal' (www.paypal.co.uk) and this is a well known and trusted brand. For transactions of up to £1000 per month, this may well be the most cost effective solution.

The other major player in the UK payment gateway industry is SagePay (www.sagepay.com), and their web site has extensive information on the technical side card processing and is well worth studying if you are new to online card processing.

How we can help

Call us for advice on e-Commerce solutions, payment gateway integration, site hosting and design.

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