HOW TO ACCEPT PAYMENTS ANYWHERE, ANYTIME

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WHAT EXACTLY IS E-COMMERCE?

- E-Commerce refers to operating an online business, and
- Taking payments for goods and/or services, and
- Using a payment method such as a credit or debit card or an ACH transfer from your bank account.
MERCHAND PROCESSING: 3 WAYS TO ACCEPT PAYMENTS

- Credit Card Terminal
- Online / e-Commerce
- Virtual Terminal / Gateway

Automated
WHAT IS A VIRTUAL TERMINAL / GATEWAY?

A virtual terminal / gateway is an online method of accepting payments from your customers.

All you need is an internet connection and a computer!
## 4 EASY STEPS TO ACCEPT CREDIT CARDS ONLINE

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
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<tbody>
<tr>
<td>Choose</td>
<td>Choose a merchant account and gateway and link it to your bank account</td>
</tr>
<tr>
<td>Configure</td>
<td>Configure your E-Commerce settings (gateway) including sales tax, if any</td>
</tr>
<tr>
<td>Set up</td>
<td>Set up your products on your website</td>
</tr>
<tr>
<td>Create</td>
<td>Create invoices and receipts</td>
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### Choose

| Simply Credit Card Processing is one! If you process less than $5,000 per month, you might want to consider Stripe, Square or PayPal |

### Configure

| Gateways like Authorize.net or Network Merchants Inc or Shopify. They offer User Guides and helpful info on their websites. |

### Set up

| If you have more than 5 products, you may want to use Shopify or WooCommerce solutions |

### Create

| Your gateway will offer you invoices and automatically send receipts to your customers |
YOUR WEBSITE: ADDING PAYMENT LINKS

Button on your website that links to your payment page.

Your website redirects to the payment gateway (Authorize.net in this case) and all sensitive data is encrypted. Gateways must be PCI Compliant.

PCI = Payment Card Industry
YOUR WEBSITE: ADDING PAYMENT LINKS
Click “Add to Cart” and you are directed to the Secure Checkout page.
## Popular E-Commerce Payment Platforms

<table>
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<tr>
<th>Platform</th>
<th>Website</th>
<th>Features and Fees</th>
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</table>
| Stripe    | www.stripe.com | - Online payment system  
- 2.90% + $.30 per transaction for swiped and up to 3.5% + $.15 for keyed transactions |
| Square    | www.square.com | - Offers POS system and great reporting  
- 2.60% + $.10 per transaction for swiped and 3.5% + $.15 for keyed transactions |
| PayPal    | www.paypal.com | - Popular easy online payment system  
- 2.90% + $.30 per transaction for swiped and 3.5% + $.15 for keyed transactions  
- 1.00% transfer fee to your bank acct |
1. Login to your gateway with your User ID and Password.
2. Have the cardholders credit card and billing information ready.
3. Key in the data and click “charge”
4. Be sure to shred any credit card data when finished.
TEST ACCOUNT

Merchant Login
To access your control panel, please enter your username and password in the fields below.

Username: SBDCTest
Password: January28

Test Account for you:
Website: https://simplyccp.transactiongateway.com/merchants
Username: SBDCTest
PW: January28

Test Cards for use in gateway:
Visa: 4111111111111111
MasterCard: 5555555555554444
American Express: 378282246310005

If above link does not work, try this:
https://simplyccp.transactiongateway.com/merchants/index.php?&tid=cb20731c6961b3eecca65508a75a1862&tid=cb20731c6961b3eecca65508a75a1862
QUESTIONS?

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