



Receiving Credit Card Payments on Your Site

A guide to accepting and managing
online payments for e-commerce

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Introduction

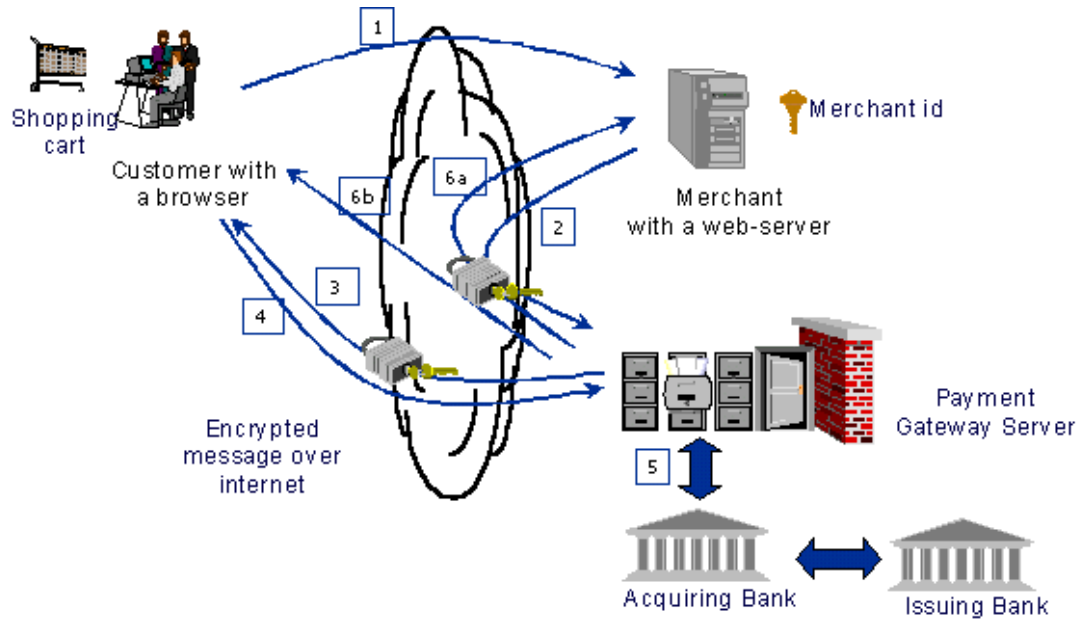
Successfully running an online business can be an overwhelming task. Extending a business to the Web and opening an e-commerce distribution channel requires merchants to master many tasks - not only Web site development, design and modification, and delivering goods as promised, but also maintaining the privacy and security of consumer data and accepting and processing payments. Sancoale Technologies takes the headache out of online payment processing by deploying secure and reliable solutions for accepting online payments.

Your Internet needs may be limited to entering customer orders and processing transactions, or you may be conducting a large-scale e-commerce enterprise solely on the Internet. Regardless of the size or demands of your business, Sancoale Technologies delivers the right solution: a fast, scalable, and reliable Internet payment platform that enables you to authorize, process, and manage multiple payment types.

This guide explains the key issues related to online payments and describes the payment processing solutions.

We invite you to contact us thereafter, to implement Online Credit Card Payment facilities on YOUR Website.

How a Payment Gateway works



1. The customer presses the “Pay” button on the Merchants’ website.
2. Merchant’s web server receives the message and sends a digital order to the payment gateway over a secure link. The digital order contains the merchant’s ID, signature, and amount. The payment gateway verifies the merchant.
3. It then presents the customer with the payment options screen over a secure link.
4. The customer gives his payment information. The information is passed on to the payment gateway over a secure link.
5. The payment gateway then transmits this information to the acquiring bank. The acquiring bank verifies the merchant’s limits and then transmits the message to the issuing bank for payment authorization. The issuing bank verifies the customers’ limits, authorizes the payment and transmits the confirmation back to the payment gateway through the acquiring bank. All this happens over a secure link.
6. The payment gateway then sends digital receipts to
 - a. The merchant
 - b. The customer

What you need to know

Q Can I receive payments from outside India?

A Consumers outside India can make payments using their International credit cards. Payments received from them will be credited to your account.

Q Which credit cards can my customers use?

A Your customers can use any MASTERCARD and VISA credit cards issued anywhere in the world.

Q Is there a minimum amount that I must charge for credit card transactions?

A No.

Q How much time does it take for a customer to receive an authorization?

A The entire transaction and payment authorization typically takes under 15 seconds

Q How can I view the Payments Received?

A You will have access to a browser-based password-protected Account Manager Interface where you can generate reports and administer your account.

Q Is it safe for customers?

A Your customers provide their personal information and credit card details on the banks' secure server. This information is sent over a secure link. The servers are behind security firewalls to ensure maximum protection of your customer's information. This guarantees that your information is inaccessible to any third party. Encryption methods used are the industry-standard SSL (Standard Sockets Layer) Technology.

Q What is required on my end?

A You will need to have your website allowing a person to place an order ready. Your web server should allow you administrative rights, a Java runtime environment and the ability to install COM components.

Q How do I contact you?

A Contact us at:

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Glossary

Acquiring Bank	A bank that has entered into an agreement with a merchant to process bank card transactions.
Authorization	An authorization is a request to charge a cardholder. It reduces the cardholder's open-to-buy but does not actually capture the funds. It does not bill the card until a capture transaction is issued within a certain time period (approximately 10 days)
Capture	The process of capturing funds from an authorization. Once completed, money is transferred to your account by the Bank.
Charge Back	The act of taking back funds that have been paid to a merchant for a disputed or improper credit card transaction.
Internet Merchant Bank Account	This special type of account is required for merchants who wish to sell goods and services over the Internet and accept credit cards as payment. This type of account is different than a typical merchant account and is considered card-not-present.
Issuing Bank	A bank that provides credit cards to consumers.
Merchant	A retailer, or any other entity (pursuant to a Merchant Agreement), that agrees to accept credit cards, debit cards, or both, when properly presented.
Secure Sockets Layer (SSL)	An encryption system that allows merchants to securely process electronic transactions to processors.
Transaction	The action between a cardholder and a merchant that results in financial activity between the merchant and cardholder's account.