

This guide is provided by Spiral Web Design to help people understand the fundamentals of online credit card processing. Some details may have changed since this booklet was written.
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We are experienced at using the Internet to grow businesses like yours.

Ask us about other ways to increase your website success.



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Selling Online

The fundamentals of accepting credit card payments with your online store



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Four Components of the Online Sales Process

Products or Services – these need to be displayed on your web site and you need some way to update them. This becomes your catalogue.

Shopping Cart –A shopping cart is a feature on your website that will allow customers to place an order, and calculate shipping and tax to determine a total price to pay. Websites with only 1 product may be able to get away with a simple "buy now" button

Payment Gateway – A payment gateway connects a shopping cart to your merchant account to enable real-time payments by credit cards. Sometimes this service is bundled with a banks merchant account facility, or with the shopping cart facility. You need to consider all 3 components when making comparisons on price.

Online Merchant Account - An online merchant account is an arrangement you have with your bank that allows you to accept credit card payments via the internet. You will need to contact your bank and inform them of your plans - they may have an additional charge for taking transactions via your website.

Products and Services

You can add and update products, details, prices and photos with the Nautilus Store. Quickly adapt to market changes and categorise your products in a manner that makes sense to you and your business.

Shopping Cart

When people are ready to buy from you they add their purchases to the shopping cart. The shopping cart can easily be modified by your customers to increase the number of items they are purchasing and choose shipping options

Payment Gateway

Once your customer is ready to complete their purchase they are

DPS setup Process

We recommend you set up your online account with DPS and then talk to your bank to set up a merchant account (unless you already have a merchant account). Past customer experience has shown this to be the most efficient way to proceed.

Use the extensive help information available on the Direct Payment Solutions website at www.dps.co.nz.

We have extensive information to help with any aspect of the setup process with DPS.

PayPal Setup Process

Step	Purpose	Info Required	Time to complete
1 Sign up for a PayPal Business Account			
Sign up now	A business account will allow you to accept credit cards, bank transfers and PayPal payments.	Account/business owner's name & address Email address Business name & address Customer service information	5-10 minutes
2 Verify your information.			
Confirm Email Address (Required)	Verifies the email address where we will send payment receipts and account emails.	An active email address	5 minutes with real-time email access
Provide and Confirm Bank Account Information (Recommended)	Allows you to easily withdraw funds and we verify your identity.	Bank name Account and routing numbers Name on the bank account	5 minutes to enter information; up to 3-5 business days to process Note: You can continue with these steps during processing.
Add a card and complete the Expanded Use Process (Recommended)	To lift your withdrawal limits and increase buyer confidence. Note: This will be required if you plan to receive more than €750.00 EUR	Credit card info Your next card statement	5 minutes (Processing time: 5-7 days)
3 Implement your preferred payment solution.			
Implement your chosen payment solution	Lets you start accepting credit card and other payments	Implementation instructions from PayPal for: Website Payments Standard Email Payments PayPal as an Additional Payment Option	10 minutes – 2 days, depending on the solution

transferred through to the payment gateway. The payment gateway enables your customer to make payments by credit card in a secure environment.

We offer two payment gateway options as standard with a Nautilus Store

- * Direct Payment Solutions (DPS) payment gateway
- * PayPal

PayPal

The PayPal process is essentially:



Direct Payment Solutions—DPS

The DPS product—Payment Express is a suite of software solutions that allows you to streamline credit card processing. The suite of solutions offer real time credit card processing solutions with functionality such as:

- * Ability to process recurring payments
- * Removes the risk involved with the merchant storing credit card information
- * Ability to implement best practice solutions, with the latest fraud protection technologies for more information on this, please visit our 3D secure page

* AIS (Visa) and SDP (MasterCard) approved solution

DPS are certified with banks in Australia, New Zealand, Pacific Islands, Singapore, South Africa, USA and United Kingdom.

Requirements for accepting Visa and MasterCard

If you want to accept Visa and MasterCard, DPS customers / merchants need to arrange a “merchant facility” with one, or a combination of o: ANZ (NZ), ASB, BNZ, NBNZ (National Bank) or Westpac (NZ).

At present, the only bank in New Zealand which supports multi-currency transaction processing is BNZ.

Please make sure to advise your banking representative that you are using Payment Express® and that you need an ‘electronic merchant number’ (sometimes called a terminal ID) from your bank for DPS to process transactions. If your bank is ASB, BNZ, The National Bank, or Westpac, the type of electronic merchant number to request in an ETSL number. If your bank is ANZ then please request an EFTPOS number.

Comparison of Fees

	PayPal	DPS
Setup Fee	None	\$150
Monthly Fee	None	\$50 for 100 trans
Gateway Fee	None	None
Transaction Fees see below		

PayPal Transaction Fees as at April 2008

Monthly Sales	Price per transaction
\$0.00 NZD-\$5,000.00 NZD	3.4% + \$0.45 NZD
\$5,000.01 NZD-\$15,000.00 NZD	2.9% + \$0.45 NZD
\$15,000.01 NZD-\$150,000.00 NZD	2.7% + \$0.45 NZD
> \$150,000.00 NZD	2.4% + \$0.45 NZD

Withdraw funds from your PayPal account

Free for \$150.00 NZD or more, \$1.00 NZD for \$149.99 NZD or less to bank accounts in New Zealand .

DPS Fees

DPS Transaction Fees are based on a monthly fee which includes a number of transactions. Processing more transactions in a month than your plan means you pay additional fees or can choose an bigger plan. On top of DPS fees you will pay a transaction fee to your bank for every transaction. This varies from bank to bank.