

# First Three Steps to Small Business eCommerce

## Never before has it been easier for a small business to process payments online.

If you're like most small businesses, managing your day-to-day operations and keeping your business profitable are your top priorities. The thought of launching a fully-functional, transactional eCommerce site that lets you expand into new markets may sound like a nice idea, but for many businesses like yours, understanding how it will impact your bottom line may be just as much of a mystery as where to begin.

Getting your eCommerce site off the ground isn't as complicated as you might think. While many businesses still think that simply having an online presence with a static website is all that is needed to do business online, they're actually missing tremendous sales opportunities by not allowing their customers to purchase products and services directly from their website. In fact, if a business can't process online payments, they're also missing sales from a global perspective, as well as opportunities with existing customers whose buying habits are rapidly moving toward more integrated shopping experiences online, in-store and from their mobile devices.

So, what can you do to make sure your business is heading in the right direction when it comes to choosing an eCommerce solution? Follow these three easy steps, and with a relatively small investment, your business can start accepting online payments with confidence.

### Step 1. Figure Out What and How Your Customers Want to Buy From You

Determining the types of products and services your customers want to buy from you and how they prefer to do so directly impacts what experience you want your customers to have when they visit your site. Once you've established what the optimal customer experience looks like, it will be much easier for you to define what functionality your site will need to create this experience and the associated costs. Here are some fundamental questions to help you plot out what your customer experience might look like:

- Are your customers buying physical products that require them to know if the item is in stock?
- Do your customers purchase repeatedly with recurring payments?
- Are your customers asking to use multiple currencies and to shop in multiple languages?
- Will your customers want to call in phone orders?
- Do your customers want to pay using mobile devices, electronic checks and other modern payment options?

Clarifying the answers to these questions will help you zero in on the most important features so you can make sure the eCommerce solution you choose is right for your business.

If you need more guidance about how to choose the right technology and service provider, call a First Data eCommerce specialist to find out how to create the best possible shopping experience for your customers. .

### Step 2. Add Functionality: Virtual Terminal or Shopping Cart?

Once you've decided what your customers' online experience should look like, it's time to determine how you would like them to check out and the functionality you would need in place to complete transactions. If you want your customers to be able to order products and services over the phone and call in payments, or if you want them to be able to pay directly from their mobile devices, a virtual terminal may be the ideal solution for you.

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A virtual terminal works over the internet and allows you to transact a payment anywhere there is an internet connection; including from a mobile device. You can collect your orders, login to your secure control panel, click "Make Payment" and key in the order. It's that easy.

However, if you have physical or virtual products, and want your customers to be able buy directly from your website with an "add to cart" check-out option, you're going to need a shopping cart solution.

There are many shopping cart solutions available with a wide range of features to choose from. Some have capabilities that are optimized for certain business models and payment acceptance options. Some are proprietary shopping carts offered by website hosting services, and others are available through third-party providers like web developers. Typically, these varying eCommerce solution providers will offer different service packages depending on what clients need and how much they want to spend. Obviously, the more bells and whistles your shopping cart software offers, the more it will cost. Don't underestimate the need to choose a solution that can grow with you as well. You don't want to be faced with starting over when your business needs change.

If you're not sure which solution is right for your business, a First Data eCommerce specialist can walk you through the some of the best shopping cart options on the market, and help you determine the one that best meets your needs and budget.

## Step 3. Accept Payments

After your customers order products or services from you, you'll need to have a payment gateway in place that can take the payment data from your virtual terminal or shopping cart, securely encrypt it, verify it for accuracy, and hand it off to the financial institution for processing.

**As a general rule, the easier and more all-encompassing your gateway solution is, the better.**

For example, the Payeezy<sup>SM</sup> eCommerce solution includes a fully functioning gateway while empowering businesses with additional payment options, impressive security features and easy integration—all in one package. The entire system is specifically designed for small businesses and allows customers to safely shop from anywhere and with any form of payment, even from mobile devices including the use of Apple Pay on the new iPhone 6.

Already integrated with a growing number of eCommerce vendors and their shopping cart packages, Payeezy allows you to choose the options that work best for your business. In addition, advanced reporting tools allow you to create transaction reports as simple or as sophisticated as you want.

The Payeezy eCommerce solution can also help you create a seamless customer experience from login to checkout by offering a smart, easy way to create an online shopping experience for your customers in a way that helps you grow your business. Better still, it empowers you to sell your products wherever and however your customers want to shop—even from their iPhone 6—while meeting eCommerce compliance standards. With Payeezy, a fully functional eCommerce website is within your reach.

**Want to find out how The Payeezy eCommerce solution can take your online business to the next level?**  
[Click Here](#) to learn more; or call a First Data eCommerce specialist today!

