

ProStores® & E-Commerce Frequently Asked Questions

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Why E-Commerce?

The Internet is rapidly becoming an indispensable business tool, creating unprecedented opportunity for organizations of all sizes. At the same time, consumer Internet usage is growing dramatically around the world. A well-designed online store can help you create competitive advantage in the marketplace, develop loyal customers, and most importantly increase your bottom line. With all the advantages e-business offers, can you afford not to be online?

E-Commerce is ideal for individuals and businesses who want to reach new customers, grow online sales, and accelerate business growth.

The ProStores E-Commerce solutions can help you:

- Enhance your brand with a customizable online storefront and a personalized web address
- Gain a competitive advantage in the marketplace by never missing a single opportunity to make a sale
- Grow online sales and accelerate business growth through multiple online sales channels

Start building your web store today! Online, easy-to-follow Wizards guide you through the entire process; from store design & setup, to managing your inventory & maintaining your store.

Be Everywhere Your Customers Are

Today's consumers are savvy and connected. They shop not only in traditional "brick and mortar" retail stores, but also at home on their computers, and even from the road using the latest wireless devices. Don't miss a single opportunity to make a sale, whether in your "real world" retail establishment or your online e-store.

All the Features You Need in Your Online Store

Your customers are experienced online shoppers, but you can make them feel as comfortable in your store as they are in all the well-known e-stores. ProStores offers a full range of e-commerce functionality, beginning with entry-level catalog, shopping cart and real-time transaction processing and extending to high-end inventory management and sophisticated supply chain communication. You can build customized online catalogs, run special promotions, offer affiliate programs and frequent buyer clubs, cross-sell and up-sell products, perform detailed tracking of business metrics, and more.

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Make Electronic Commerce an Integral Part of Your Business

ProStores lets you present your best face to the outside world, but it also gives you unparalleled ability to manage the internal workings of your business. It works with the tools you already use, such as Excel and other common applications.

E-Commerce & Security FAQ

Is it safe to accept customers' credit cards over the Internet?

Absolutely. ProStores uses Secure Socket Layer (SSL), also known as secure order protection, secure certificate or digital certificate. Developed by Netscape, SSL is a protocol for securely encrypting and transmitting electronic information between web servers across the Internet, and is the most popular method for ensuring the secure transmission of credit card data and consumer information.

Why is SSL important?

Every time an e-commerce transaction is conducted on the Internet, personal confidential data like credit card numbers or social security numbers are exchanged among the shopper, the merchant and the appropriate parties involved in the transaction process like a payment processor. This information is susceptible to interception by unauthorized third parties and malicious attacks by computer hackers. SSL protects against these risks. At the same time, it also authenticates or validates the ownership of a website and ensures that the submitted data is supplied to the rightful storefront owner and the appropriate parties involved in the purchase transaction.

SSL is a critical requirement for conducting responsible, competitive e-commerce. Many savvy shoppers will not make purchases at websites that lack the level of security expected from e-commerce sites today. In fact, merchants with SSL-enabled sites may likely witness an increase in business simply by providing consumers the peace of mind that their personal information and consumer data is safeguarded.

How can a shopper tell if an e-commerce site is secured with SSL?

Web sites hosted on web servers that are secured with a valid SSL certificate will display a security lock icon at the bottom of the web browser screen. The icon will change from the opened position to the locked position upon entering a secured area of the site. In addition, when a secure server connection is established between the user's web browser and the merchant's web server, the URL will display "https://" in its address. The "s" represents "secure."

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In an e-commerce website without SSL, there will be no security lock icon, and the URL address will also not display the "s" after "http." The browser will sometimes even show a window screen alerting the shopper that he or she is entering and leaving a secure area, usually during the checkout process.

Locked Security Icon 

Unlocked Security Icon 

How does SSL work?

SSL protocol requires the installation of an SSL digital certificate on a web server that wants to establish secure server connection with a consumer's web browser. The digital certificate is necessary for authentication of the web server to the web browser.

At the same time, SSL protocol encrypts consumer information that is transferred from the web browser to the web server using a unique session key. When the information is presented to the web server, an encryption process takes place in which the session key is matched with the public key installed on the web server. This process, successfully completed, authenticates the web server and the information is transferred securely. The entire process is seamless to the shopper.

This process is continued as the transaction data is passed along to a payment processor, which then coordinates the transfer of monetary funds between the customer's credit card bank and the merchant's bank account.

How do I obtain SSL?

Check with your Internet Service Provider (ISP) or Merchant Account Provider to see if SSL is included with their real-time transaction processing solution. SSL is often offered as part of a payment processing solution from the service provider.

SSL can also be obtained directly from an SSL provider. Bear in mind that SSL certificates are domain-name- and host-name-specific. You will need a certificate for each domain name you want to secure with SSL.

When applying for SSL, a specific web server certificate key will need to be generated and installed on the web server that hosts the web store. Most web hosts will apply for an SSL on your behalf, and inform you when it has been issued and installed. If you apply for SSL directly, you will need to forward the SSL information to your web host.

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Further information can be found at the following SSL authorities:

- Equifax (<http://equifax.com>)
- Thawte (<http://www.thawte.com>)
- VeriSign (<http://www.verisign.com>)

Payment Processing

What is payment processing?

Payment processing is the electronic means of exchanging information in a credit card transaction between the shopper at the storefront, the merchant's payment processor and the merchant's financial institution. A payment processor, often called a payment gateway, allows for real-time transactions to be conducted online during the checkout process.

How does payment processing work?

After a shopper submits a purchase transaction online using a credit card, the data is encrypted for security purposes (SSL or Secure Socket Layers) and then sent to a payment gateway server. The payment gateway then forwards the encrypted data to a financial institution for validation of the requested transaction.

The financial institution linked directly to the payment gateway sends an authorization code or a decline message back to the gateway. This information is then forwarded back to the merchant and to the shopper at the storefront. The entire process can take place in a matter of seconds. This is known as "real-time" payment processing. Captured credit card funds are then deposited into your merchant account in accordance with the terms of your payment processor and merchant account agreements.

Do I really need a payment processor account?

While not everyone needs an real-time payment processor (or gateway) account to accept credit cards, there are many benefits to having one. A payment processor will eliminate the need for you to process credit cards manually, saving you time and effort while reducing the risk of data entry errors. In many cases, a payment processor service may offer you greater protection against credit card fraud than your offline credit card processing system.

Depending on your service provider's ProStores configuration, you can still accept credit cards in your ProStores store even if you choose not to process credit card transactions in real-time (while the shopper is checking out).

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ProStores can be configured to accept many other means of payment, including electronic checks, traditional paper checks and money orders. ProStores Pro even includes options for accepting COD, certified checks, department orders and purchase orders. One can also leverage the integrated services offered by PayPal. PayPal will allow you to accept credit cards from your customers without requiring a merchant to have Internet merchant account. None of these other types of payment require credit card processor/gateway.

Can I add real-time credit card processing to my store later?

Certainly. Even if you start without a real-time processor, it's a quick and easy process to enable the service at a later date (assuming your existing merchant account provider supports one of the payment processors integrated with ProStores).

What payment gateways are integrated into ProStores?

ProStores is fully integrated with the following popular payment gateways. This means that no additional software is required for you to install. In fact, some of them incorporate online merchant account applications directly into their solution.

Can I use a payment processor other than the ones listed above?

Yes. ProStores is designed to allow third-party payment processors other than those listed above to be integrated into the application. However, using a third-party payment processor may incur additional cost to you.

How do I know which payment processor is right for me?

Choosing your payment processor is the critical first step toward conducting transactions online in real time. Payment processors conduct transactions differently and are linked to different merchant account providers.

If you are just getting started, it's best to choose the ProStores-integrated payment processor that meets the needs of your business, and then choose an associated merchant account provider. If you already have an Internet merchant account, check with your provider to see if any of ProStores's built-in payment processors are compatible

How much does payment processing cost?

Payment processing fees can vary widely, depending on the provider. Charges may include application fee, set-up fee, monthly fee, discount rate (percentage of the transaction value) and fee per transaction. Do your research carefully and be cautious of hidden fees.

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Merchant Accounts

What is a merchant account?

A merchant account is an agreement with a merchant account provider, sometimes called a merchant service provider, required to conduct credit card-based transactions. With a merchant account, the merchant agrees to honor certain obligations and the merchant account provider agrees to coordinate the transfer of monetary funds through the financial process. Merchant accounts can be obtained from merchant account providers like banks, financial institutions, processing gateways or from independent service organizations.

There are several types of merchant accounts, those for use in "brick & mortar" retail establishments, those for use in mail and phone order businesses, and those for use with Internet storefronts. The terms and fees vary widely, both among and within the types. Generally speaking, the fees grow larger in accordance with the perceived level of fraud risk - in other words, your bank may charge less for a retail POS merchant account, where shoppers present their credit cards to you in person, vs. an Internet merchant account, where you have no personal interaction with the shopper.

Do I really need an Internet merchant account?

While not everyone needs an Internet merchant account, there are many benefits to having one. First and foremost, an Internet merchant account will enable you to accept one of the most popular methods of payment for e-commerce transactions, credit card. Multiple payment options make it easier for your customers to complete an order.

You can still use ProStores even if you choose not to accept credit cards. ProStores can accept many other means of payment, including electronic checks, traditional paper checks and money orders. You can also leverage the integrated services offered by PayPal. PayPal will allow you to accept credit cards from your customers without requiring a merchant to have an Internet merchant account. ProStores Pro even includes options for accepting COD, certified checks, department orders and purchase orders.

How much does a merchant account cost?

Merchant accounts typically require costs for the processing software and for each transaction. Rates, account fees and transaction fees vary widely, and may include application, set-up and monthly fees, discount rate (percentage of each transaction, typically 2-3%), flat fee per transaction, and even chargeback fees in instances of consumer-disputed charges. Some of these charges are avoidable,

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so do your research carefully, evaluate all of your options and be cautious of hidden fees.

Can I use my existing merchant account?

If you already have an Internet merchant account, you can easily transfer it over. If you want to have real-time credit card processing with your current merchant account, you should be able to leverage it if it is compatible with one of the payment processors already integrated with ProStores.

If your existing merchant account is not an Internet merchant account, you may or may not be able to use the account to complete online credit card transactions through ProStores. Please check your merchant account Terms of Service agreement carefully to determine whether you can integrate the account with your online store.

What if I don't have a merchant account yet?

No problem! Many of our reseller partners offer merchant account services too. Some ProStores partners even offer merchant account application built into the ProStores application that will allow you to apply online. Upon approval, your merchant account will be automatically generated.

What should a small business owner consider in establishing a merchant account?

Research your options, as they are numerous. Consider your anticipated number of transactions and the dollar value of those transactions when comparing your options. Evaluate all of the terms of an agreement, not just the discount rate. Scalability should also be an important consideration. You may not need real-time credit card processing to start. But, as your business grows, it may become a necessity. Make certain that the merchant account supports the real-time processing services offered by one of the payment processors/gateways already integrated with ProStores. When the time comes, you want to have the ease and freedom to leverage advance functionality without having to establish new merchant services accounts.

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Merchant Account Processors

Credit Card Processing Solutions

Gateway	Company	Website
Authorize.net	Authorize.net	http://www.authorizenet.com/solutions
CyberSource	CyberSource	http://www.cybersource.com/
Innovative Gateway	Innovative Gateway Solutions	http://www.innovativegateway.com/
LinkPoint	LinkPoint International	http://www.linkpoint.com/
Payflow Pro	PayPal	http://www.paypal.com/
PayPal Website Payments Pro	PayPal	https://www.paypal.com/cgi-bin/webscr?cmd=_onboarding-list-pro
QuickBooks Merchant Services	Intuit	https://merchantaccount.quickbooks.com/j/mas/partnersignup/prostores?p_prioritycode=prostores_qbms

Electronic Check / ACH Processing Solutions

Product Name	Company	Website
Electronic Check/ACH Processing	Electracash	http://www.electracash.com/

Other Payment Processing Solutions

PayPal	PayPal	http://www.paypal.com
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Integration with QuickBooks®

ProStores is integrated with QuickBooks® and QuickBooks Merchant Services, so you can:

- Keep more accurate financial records by reconciling all your transactions directly with QuickBooks
- Save time and reduce errors by not having to enter data twice
- Populate your web store quickly and easily by uploading your product and customer information from QuickBooks

Sharing data between your ProStores Web Store and QuickBooks has never been easier! Through its exclusive StoreSync technology, ProStores offers seamless, two-way integration between your online store and your QuickBooks financial system. So if you're already a QuickBooks user, you can build your online store using your existing QuickBooks database. Just transfer all your product related information - description, cost, sale price, quantity in stock - from QuickBooks into your online catalog. Once you're up and running, you can move critical business data, such as invoices and customer records, from ProStores to QuickBooks, automatically updating your QuickBooks database.

QuickBooks® & QuickBooks® Merchant Services

When utilized with a QuickBooks Merchant Service account, your ProStores Web Store can process credit card transactions securely and in real-time as well as reconcile all your transactions directly with QuickBooks, saving you time and reducing errors. If you're a QuickBooks user, transaction information is automatically downloaded and managed in QuickBooks. Advanced reconciliation features provide you with enhanced accuracy of customer and financial data - you can even account for your credit card fees separate from your sales, and obtain real-time funding status to view cash available in your account.

Supported Versions of QuickBooks®

United States editions

- QuickBooks Pro Edition 2002 - 2006
QuickBooks Premier Editions 2002 - 2006
- QuickBooks Enterprise Solutions 2.0 - 6.0
- QuickBooks Online Edition

Canada editions

- QuickBooks Pro Edition 2003 – 2006
QuickBooks Premier Editions 2003 – 2006
- QuickBooks Enterprise Solutions 2.0 – 5.0

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System Requirements:

- Compatible version of QuickBooks (see list above), Internet Explorer 5.5 or higher; and a ProStores Standard, Professional or Professional Plus store, version 5.1 or higher (QuickBooks Canadian Editions require version 5.5.1 or higher). Supports QuickBooks multi-use capability.
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