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# 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.



# MERCHANT PROCESSING: 3 WAYS TO ACCEPT PAYMENTS

Automated

Credit Card Terminal



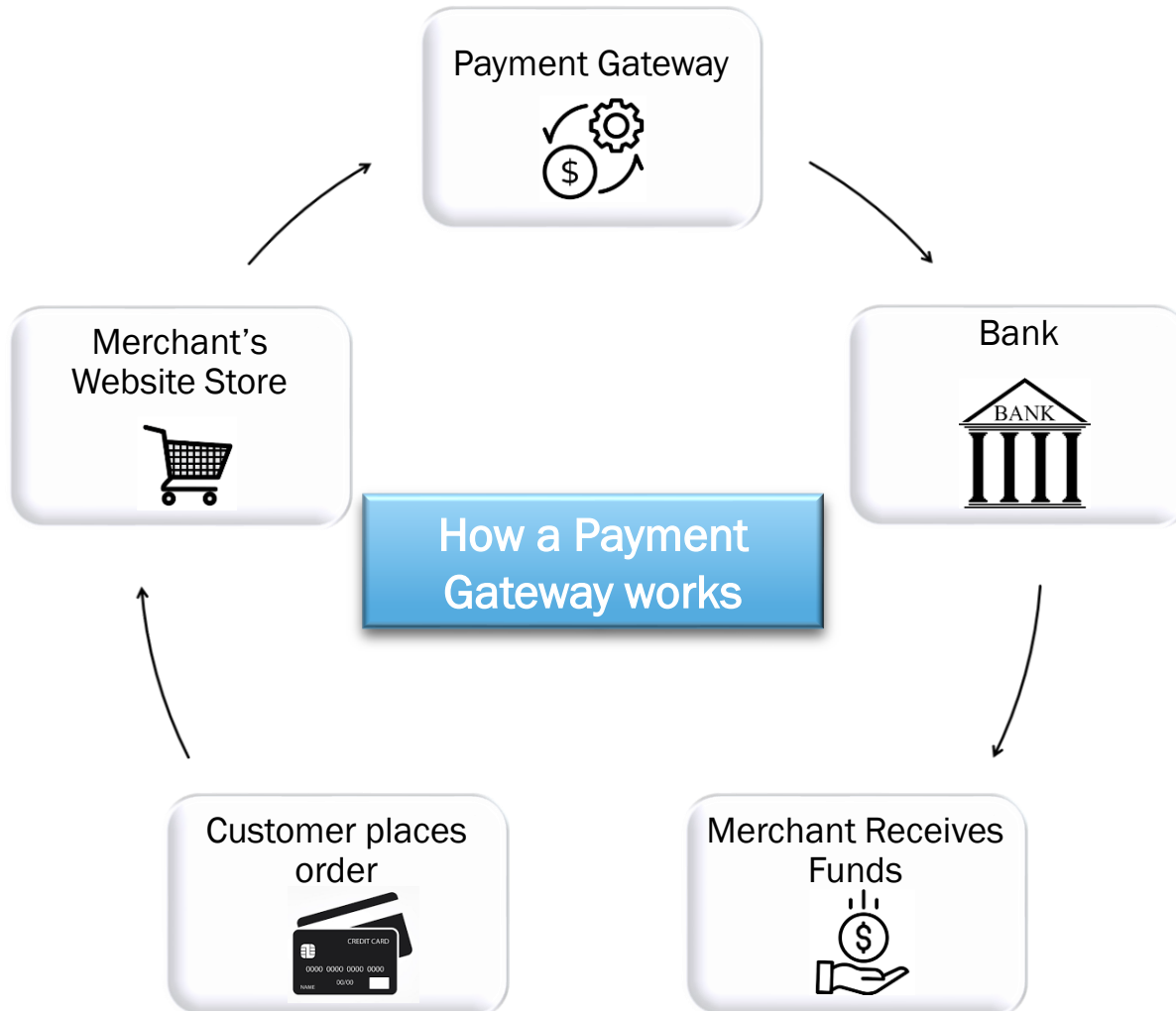
Online /  
e-Commerce



Virtual Terminal /  
Gateway



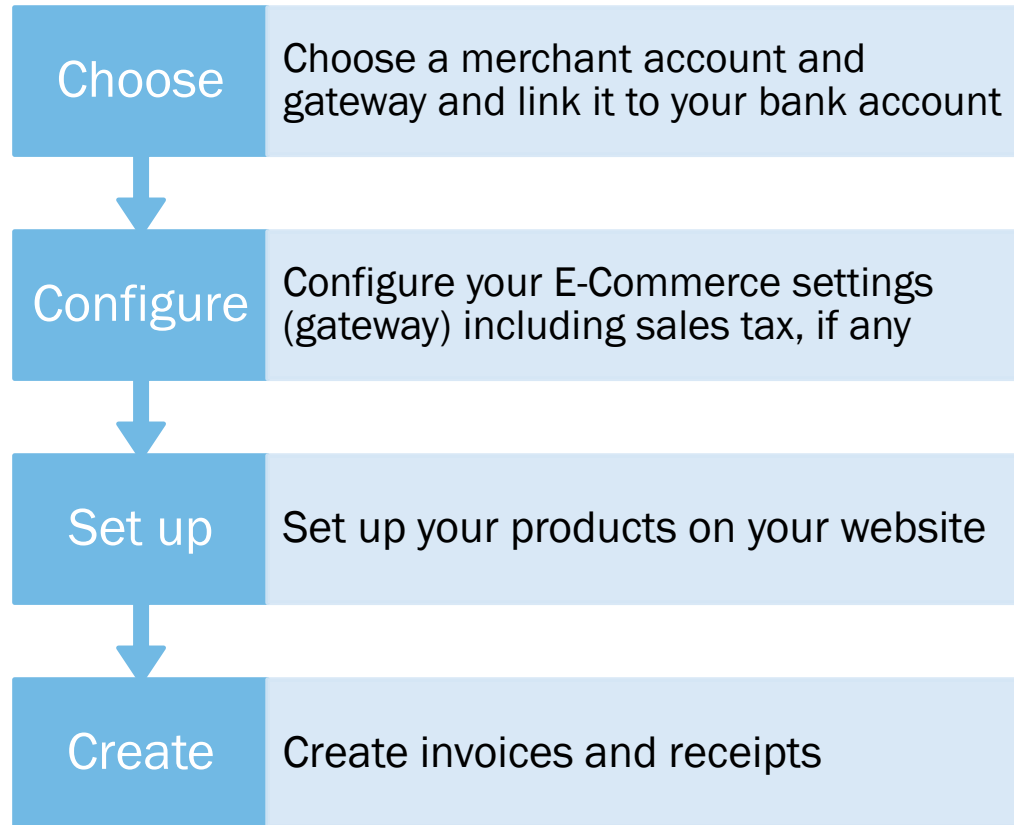
# WHAT IS A VIRTUAL TERMINAL / GATEWAY?



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



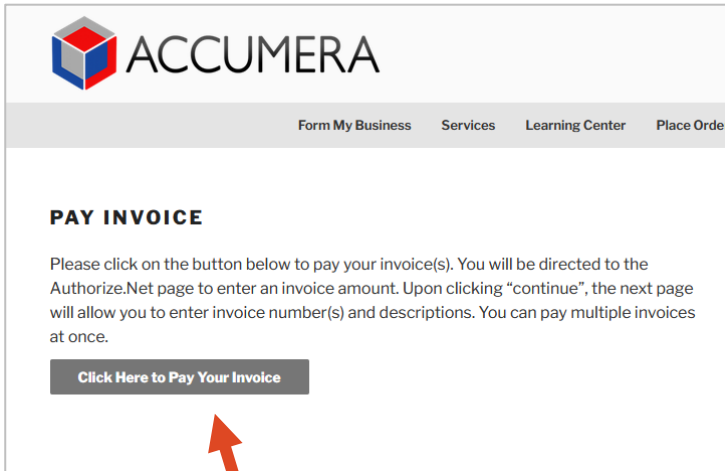
Simply Credit Card Processing is one! If you process less than \$5,000 per month, you might want to consider Stripe, Square or PayPal

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

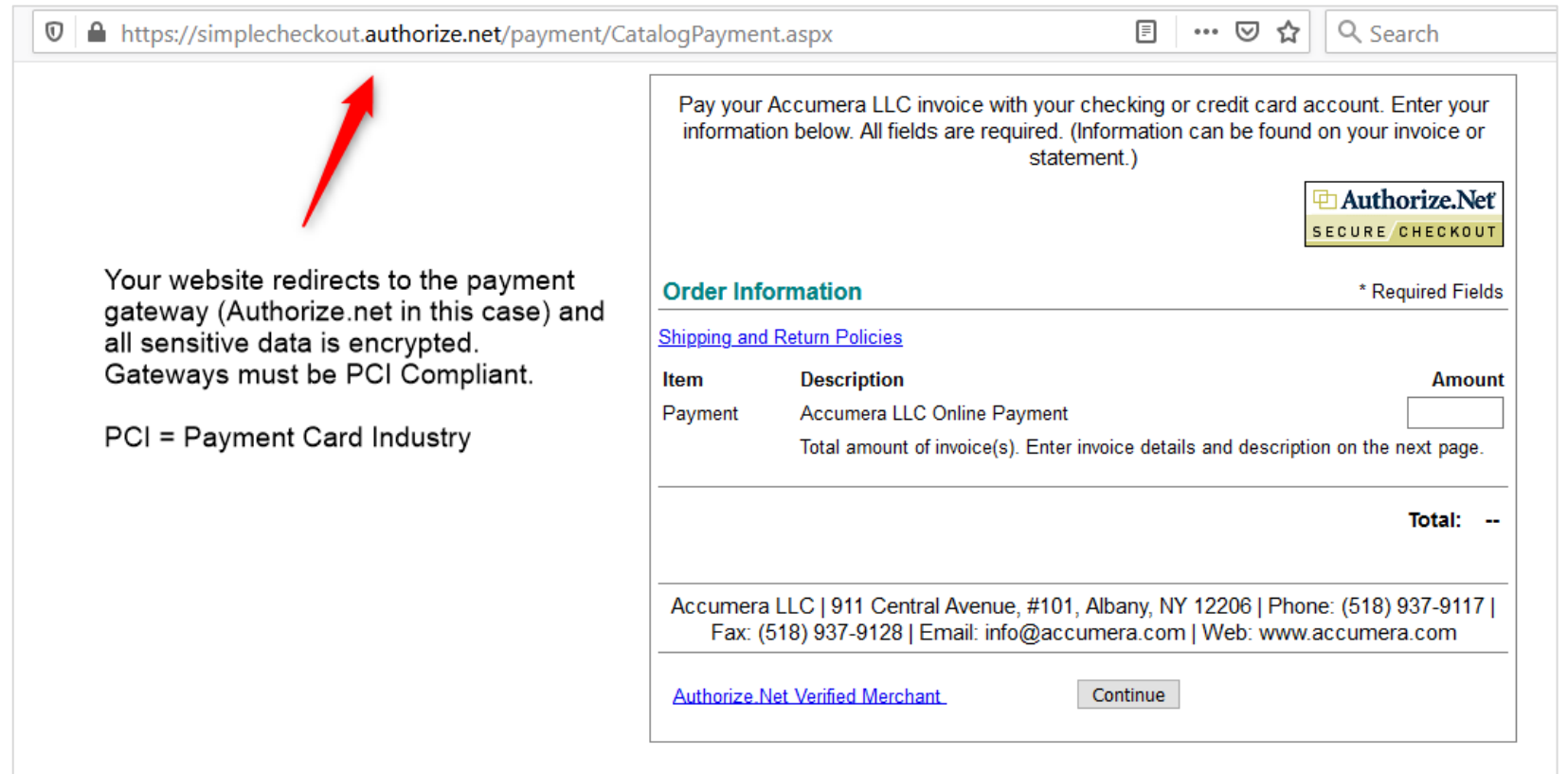
If you have more than 5 products, you may want to use Shopify or WooCommerce solutions

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: ADDING PAYMENT LINKS

Pay your Accumera LLC invoice with your checking or credit card account. Enter your information below. All fields are required. (Information can be found on your invoice or statement.)

**Order Information** \* Required Fields

[Shipping and Return Policies](#)

Invoice Number:


Description:

Item	Description	Qty	Taxable	Unit Price	Item Total
Payment	Accumera LLC Online Payment Customer specified amount	1	N	\$89.00 (USD)	\$89.00 (USD)

**Total: \$89.00 (USD)**

**Payment Information**

Pay by  **Credit / Debit Card**  **Bank Account**  
(USA Only)



Card Number:  \* (enter number without spaces or dashes)

Expiration Date:  \* (mm/yy)

Card Code:  \* [What's this?](#)

**Billing Information**

Customer ID:

First Name:  Last Name:

Company:

Address:

City:


State/Province:  Zip/Postal Code:

Country:

Email:

Phone:

**Security Code**



Please enter the security code above.

[I cannot read the code, please provide a new one.](#)

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# YOUR WEBSITE: ADDING PAYMENT LINKS

https://www.bikejunkie.com/product/surly-pack-rat-351240-1.htm

**Bike Junkie**  
M-F 12-8, Sat 12 - 6, Sun Gone Riding

Bikes Parts Clothing Accessories Bicycle Service & Repair Learn More

Bikes > Commuter/Urban > Multi-Speed > Surly > Pack Rat

## Surly Pack Rat

★★★★★ 3 Reviews [Write a Review](#)

**\$1,475.00**

Size:

Color: Gray Haze  
Wheel Size: 26-inch

Availability: Please select options

Quantity:

**Add to Cart**

Gray Haze  
26-inch

This item is not permitted to be shipped, however it can be purchased online and picked up at your convenience.

https://www.bikejunkie.com/checkout.cfm

## Secure Checkout

### Guest Checkout

Proceed without creating an account.

**Guest Checkout**

### Sign In To Your Account

Email Address

Password

**Sign In & Continue** [Forgot your password?](#)

\* Indicates required information

### Create An Account

- Save information for faster checkout on future visits.
- Take advantage of special offers.
- View order status and history online.
- Save and share a Wish List.

**Create An Account**

Payments by

Click "Add to Cart" and you are directed to the Secure Checkout page



# POPULAR E-COMMERCE PAYMENT PLATFORMS



[www.stripe.com](http://www.stripe.com)

- Online payment system
- 2.90% + \$.30 per transaction for swiped and up to 3.5% + \$.15 for keyed transactions



[www.square.com](http://www.square.com)

- Offers POS system and great reporting
- 2.60% + \$.10 per transaction for swiped and 3.5% + \$.15 for keyed transactions



[www.paypal.com](http://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

# HOW TO USE A GATEWAY WITHOUT USING YOUR WEBSITE

Home / Virtual Terminal CC Sale

Click credit cards/sale, then enter information below. Then click green "Charge" button at bottom

**Billing Information**

Credit Card Number \* Expiration Date \* CVV/CID \*  Same as Billing

Amount \* Currency

First Name \* Last Name \* Company

Country

Address \* Address (cont.) City City State/Province Zip Code

State/Province \* Zip Code \* Phone Number Email Address

Fax Number Email Address Website Address

**Products**

SKU	Description	Comm. Code	Qty.	Unit	Cost	Tax	Disc.	Currency	Total
			0.0000	NAR	0.0000	0.00	0.00		0.00

(Item Description/Code/Qty/Cost are required) Click to Set Amount → 0.00

Send Receipt Email

**Charge**

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

Login

Test Account for you:

Website:

<https://simplyccp.transactiongateway.com/merchants>

Username: SBDCTest

PW: January28

Test Cards for use in gateway:

Visa: 4111111111111111

MasterCard: 55555555554444

American Express: 378282246310005

If above link does not work, try this:

<https://simplyccp.transactiongateway.com/merchants/index.php?&tid=cb20731c6961b3eicca65508a75a1862&tid=cb20731c6961b3eicca65508a75a1862>

# QUESTIONS?

This presentation is available for download on my website here:

<http://www.simplyccp.com/about-us/>

Scroll to bottom and download the PDF file



*Christine M. Curzio*

Owner  
Simply Credit Card Processing, LLC



**SIMPLY CREDIT CARD**  
PROCESSING

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*Payment Processing Made Simple*