E-Commerce

Electronic Commerce is the conduct of commerce in goods and services, with the assistance of telecommunications. The details of the purchase can suggest how much or how little of the commerce should be facilitated with the Internet.

A great many acquisitions, by corporations and by individuals alike, involve relatively small amounts of money. A common implementation for this type of e-commerce is a "shopping cart" The common method for receiving payment for these types of purchases is credit cards; however other payment methods are in usage that are similar like <u>paypal</u> [1] / <u>google wallet</u> [2] which can work with credit cards and very different like <u>digital gold currency</u> [3] which uses fungible bearer instruments or more exotic methods like <u>bitcoins</u> [4].

For business to business and other situations involving major acquisitions a deliberation process is usually involved. It may not be appropriate to close and decide payment methods over the Internet in all situations; however a web site can be used to do the precontractual phase and facilitate the logistics, settlement and post-processing phases of the purchase.

We can review the different presentations and payment methods to see which fit your needs; purchase order, credit, debit, bearer instruments or other.

See Also:

/services/website_design/#websiteshoppingcartssl [5]

Credit Cards

We have been asked frequently about which credit card processor we would recommend. We wanted a processor that was not constantly adding fees and so large as to not be responsive. We read postive comments overall about CDG commerce on email lists and forums, and they don't charge monthly fees for the Quantum Gateway than can emulate authorize.net interface, so We applied back in the spring of 2012 and were approved with CDG commerce to use Quantum Gateway to process credit cards over the Internet (and dropped 1st Bankcard to save significantly). Since we <u>edited a module</u> [6] to work with their software and drupal commerce, we also filled out the documentation to be a partner. If you apply for a merchant service with CDG commerce, please use our referral account, 2655. Not using the referral link won't save any fees, but using the link will help us. These referrals and other donations help offset our open source support, thanks in advance.

p.s. We think you will find their rates very competitive and they have not 'money grabbed' like other services we have dealt with in the past. Their monthly report fee was \$10. They did have an option for \$15 for insurance and PCI testing also.

Payments Via Internet. Just the \$10/month for the report and no gateway fees if using

the Quantum Gateway!

Quantum Gateway (recommended)

http://www.cdgcommerce.com/internet-services.php?R=2655 [7]

<u>Quantum</u> [7] has an authorize.net emulator that is free, but if you don't want to use that emulator they have negotiated a low monthly price for using authorize.net: <u>http://www.cdgcommerce.com/internet-services-authnet.php?R=2655</u> [8]

Payments Via Storefront

If you use a card reader and swipe, their rates are also good

http://www.cdgcommerce.com/retail-services.php?R=2655 [9]

Payments Via Wireless

If you travel, like trade/craft shows, this is maybe the setup you need

http://www.cdgcommerce.com/wireless-services.php?R=2655 [10]

If you are also an ecommerce developer and are planning to be a cdgcommerce partner to help set up accounts, please use the following link so we are acknowledged as your referral to refer :) <u>https://www.cdgcommerce.com/partner-signup.php?R=2655</u> [11]



Source URL: https://cocoavillagepublishing.com/e-commerce/index.html

Links

- [1] http://en.wikipedia.org/wiki/Paypal
- [2] http://en.wikipedia.org/wiki/Google_Wallet
- [3] http://en.wikipedia.org/wiki/Digital_gold_currency
- [4] http://en.wikipedia.org/wiki/Bitcoin



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[5] https://cocoavillagepublishing.com/services/website_design/#websiteshoppingcartssl

[6] http://drupal.org/project/commerce_quantum

[7] http://www.cdgcommerce.com/internet-services.php?R=2655

[8] http://www.cdgcommerce.com/internet-services-authnet.php?R=2655

[9] http://www.cdgcommerce.com/retail-services.php?R=2655

[10] http://www.cdgcommerce.com/wireless-services.php?R=2655

[11] https://www.cdgcommerce.com/partner-signup.php?R=2655