

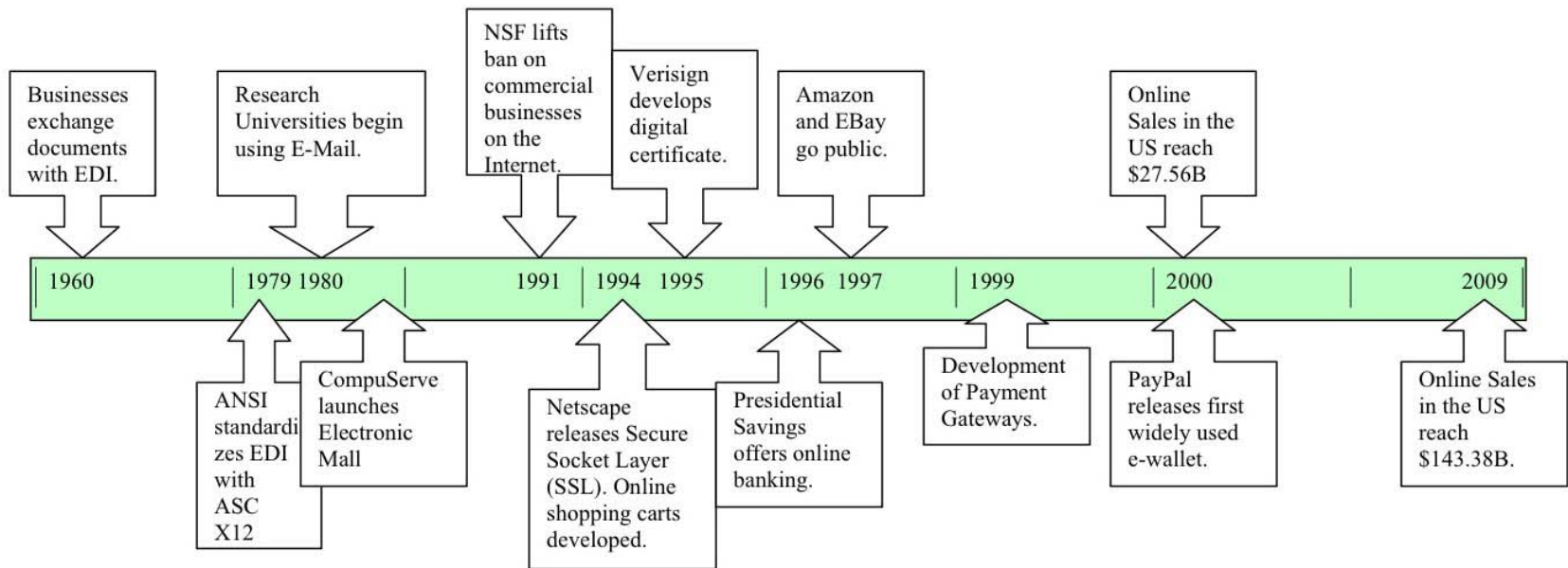
# Buying and Selling Online

**Presented by:**  
**Dave Thomas**  
**Burlington Bank Card**  
**[www.BurlingtonBankCard.com](http://www.BurlingtonBankCard.com)**

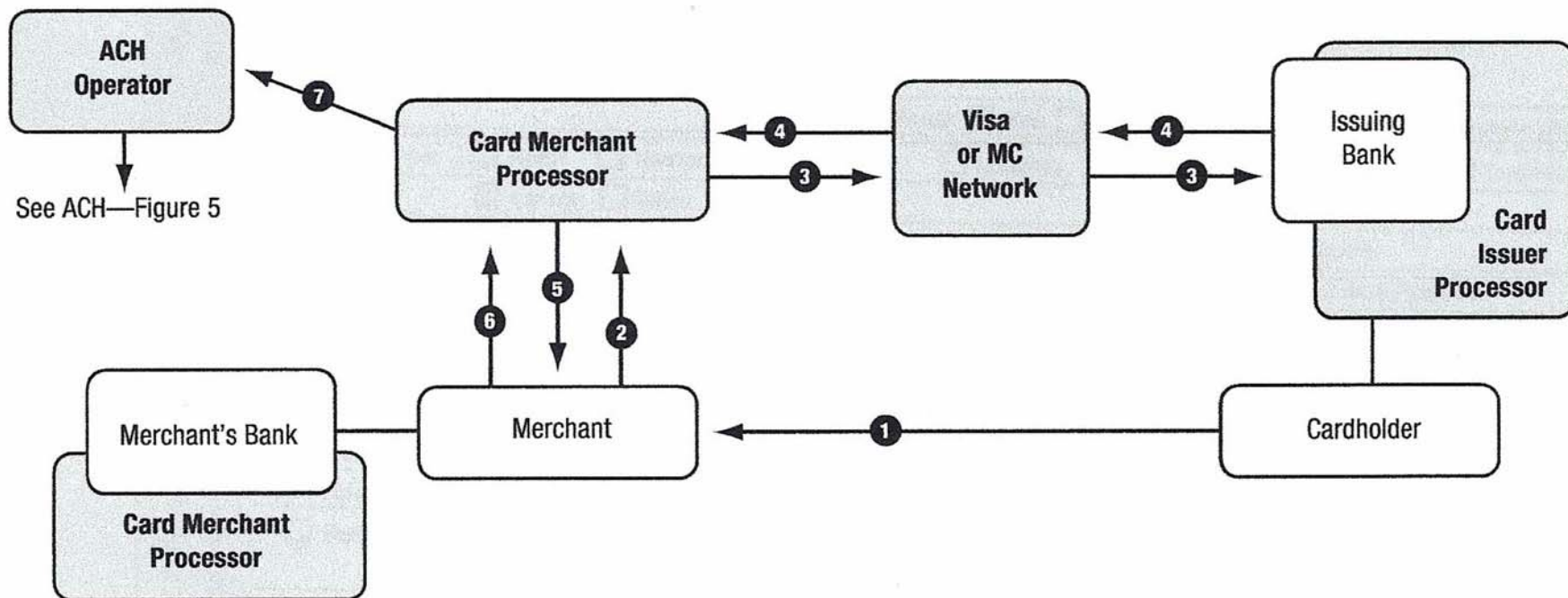
# Buying and Selling Online

- Secure Transactions
- Payment Processing Options
- Data Security
- Fraud Protection

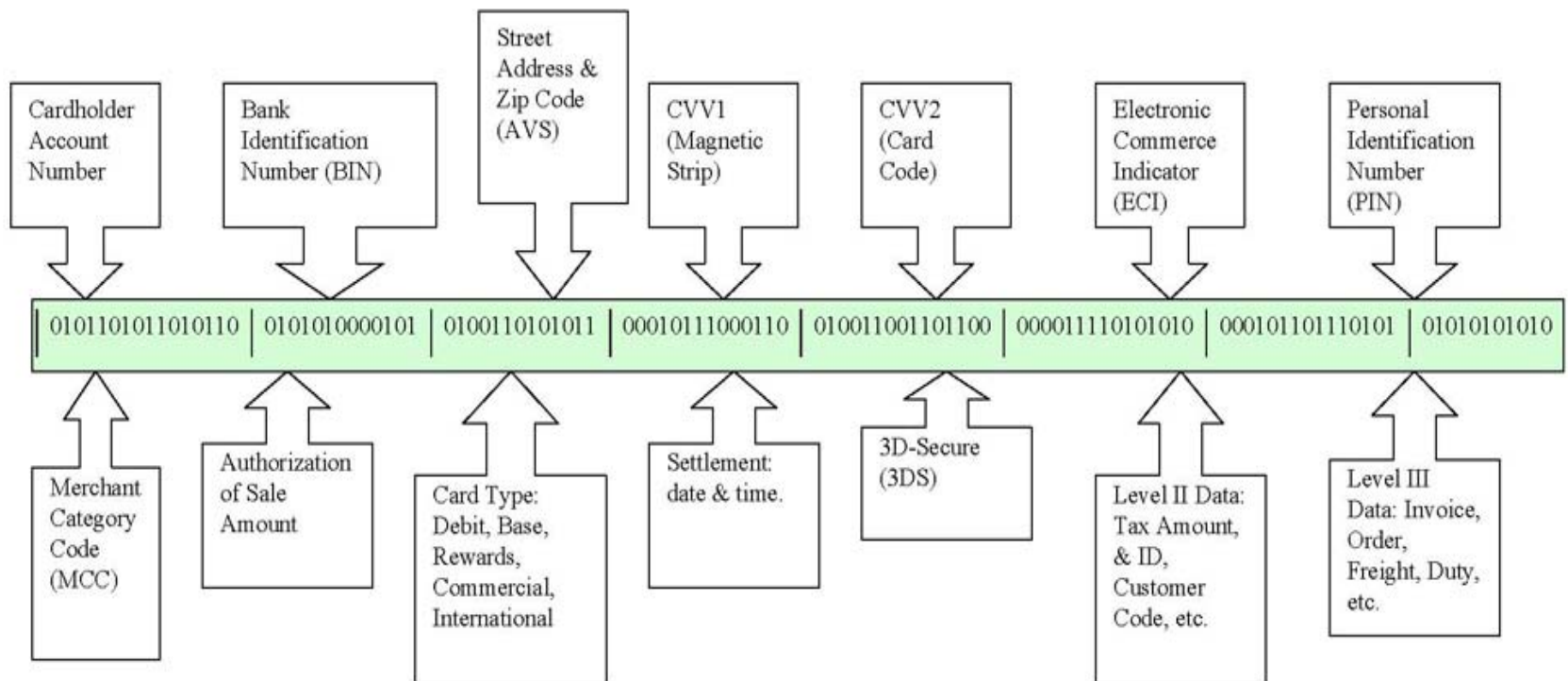
# E-Commerce: A Brief History



# Online Transaction Flow



# The Transaction String



# Secure Transactions

- Secure Socket Layers (SSL)
- Digital Certificates

# Secure website

7

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Interchange Plus Pricing Credit Card Processing & Merchant Accounts – Burlington Bank Card

<https://www.burlingtonbankcard.com/>

Interchange Plus Pricing Credit Ca... +

**Solutions:** *Secure & Reliable*

**Service:** *Adding Value and Lowering Costs with Interchange Audits*

**Price:** *Interchange Plus Pricing and Transparent Reporting*

Yes No

Current or Estimated Monthly Sales Volume:

Select One...

Current or Estimated Average Individual Sale Amount:

Select One...

Continue >

Home  
Interchange Plus Pricing  
Interchange Audits  
Our Process  
Retail  
MOTO  
Ecommerce  
Wireless Credit Card Processing  
Level 3 Processing

Contact Us  
Resources  
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Site Map  
Select  
Customer List

Burlington Bank Card  
117 Bank Street, 1st Floor  
Burlington, VT, 05401  
Phone: 1-800-758-1002 • 1-802-861-2605  
Fax: 802-419-3722

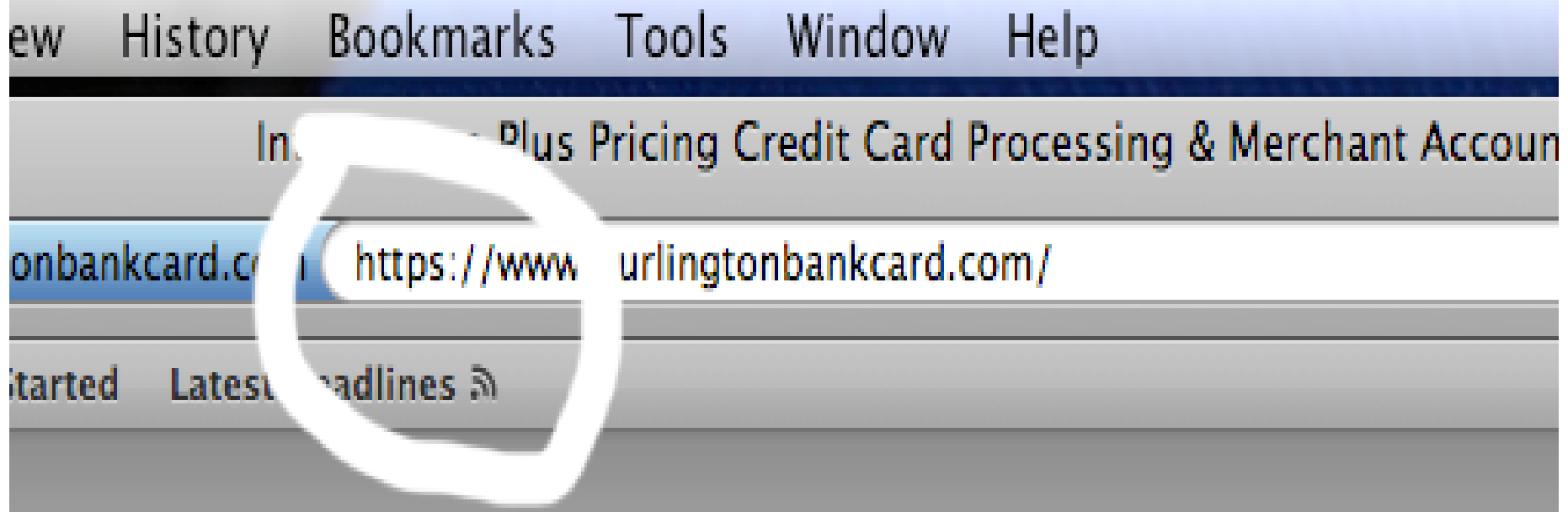
Trustwave  
Trusted Commerce  
Click to Validate

Lake Champlain Regional Chamber of Commerce

Burlington Bank Card LLC is a Registered MSP/ISO of U.S. Bank Minneapolis, MN

117 Bank Street 1st Fl Burlington VT 05401 PH: 800-758-1002 FAX: 802-419-3722 www.BurlingtonBankCard.com

# “https”





# SSL Lock



# Digital Certificate



# Payment Processing Options

- Merchant Accounts & Payment Gateways
- PayPal
- Payment Service Providers

# Merchant Accounts & Payment<sup>12</sup> Gateways

- Simple Integration / Secure Payment Page and no Shopping Cart
- Advanced Integration / API with a Shopping Cart

# Pay Pal

- Simple Integration / Secure Payment Page and no Shopping Cart
- Advanced Integration / API with a Shopping Cart

# Payment Service Providers

- Google Check Out
- Amazon Payments & YahooStore

# Data Security

- Policies: Privacy, Refund, Shipping, Contact
- Storing & Transmitting Sensitive Data
- Regular PCI Scans

# Best Practices & Tools

- Fraud Prevention Tools
- Best Practices: Shipping
- Best Practices: Contact Information
- Fraud Indicators



# Fraud Prevention Tools

- Address Verification System (AVS)
- Card Verification Value 2 (CVV2)
- 3D-Secure Payer Authentication (3DS)
- Geo-IP Address Match
- Bank Identification Number (BIN) Verification
- Collecting a Phone Number

# Best Practices: Shipping

- Shipping to the Billing Address
- Signature On Delivery
- International Shipping Addresses

# Best Practices: Contact Information

- Recognizable Descriptors
- Provide Full Contact Information
- Use Dedicated Support Email
- Use Toll Free Numbers, Never Letters

# Fraud Indicators

- Orders: Large, Rush, Multiple, Time Of, International
- Multiples: Cards, Transactions, Shipping Addresses, Purchases/Attempts

# THANK YOU

For a copy of this presentation,

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