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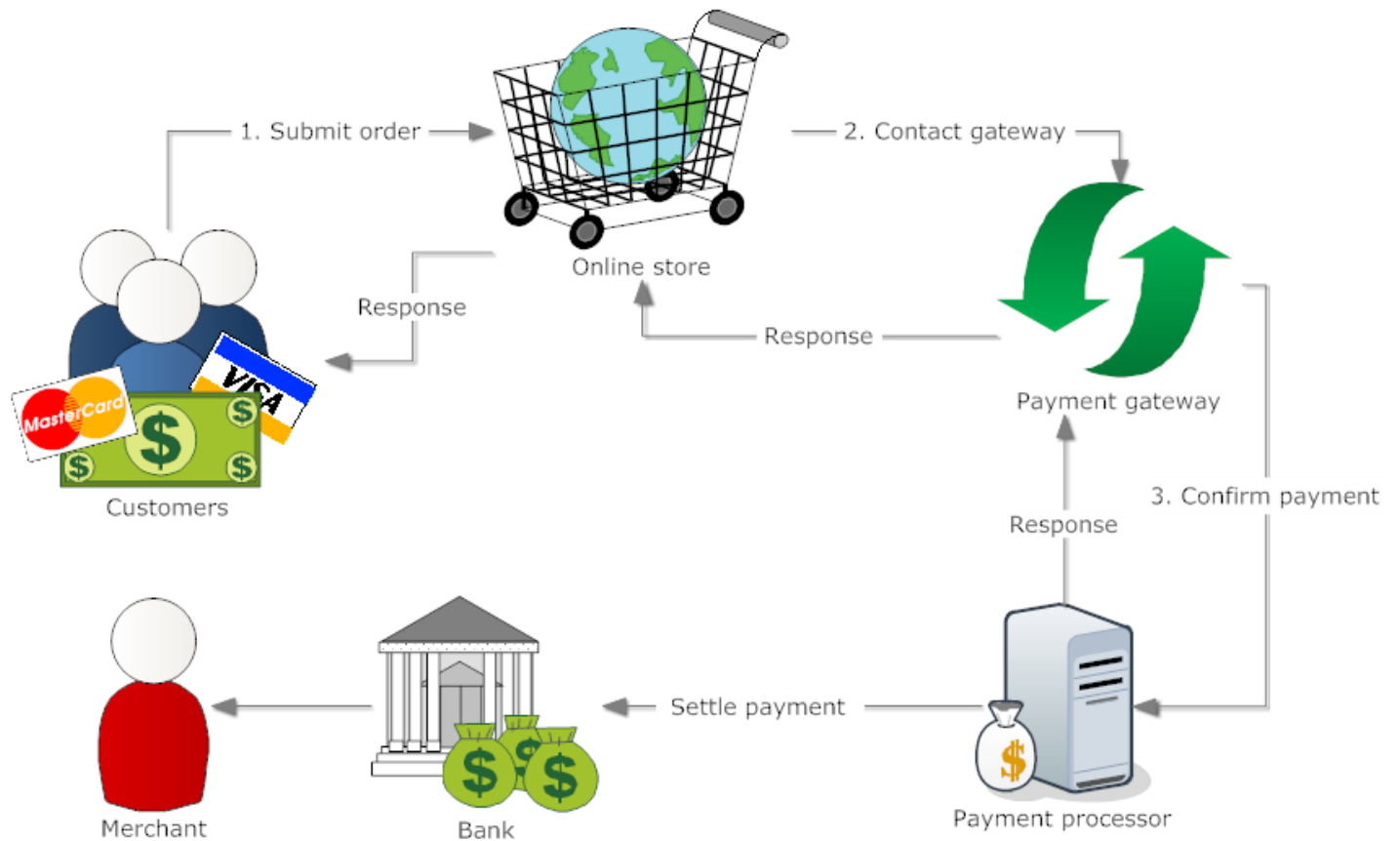
Ecommerce & Payment Process

Welcome

- Introductions
- Terms and Glossary
- Gateways
- Banks
- PCI Compliance
- Questions



Payment Gateway Process



Gateways



- Capital G
 - First Atlantic Commerce
- Butterfield Bank
 - **First Atlantic Commerce**
 - Please contact BNTB for a full list of gateway providers
- HSBC
 - Authorize.net
 - Please contact HSBC for a full list of gateway providers

Gateway Costs



- Set Up Fee - \$100 - \$500
- Monthly Fee - \$20 - \$50
- Per Transaction Fees - \$0.08 - \$0.25

Gateway Features



- Virtual Terminal
 - Process mail, e-mail, telephone or fax orders
- Recurring Payments
 - Subscription or cyclical payment cycles
- Hosted Payment Page
 - Reduces PCI-DSS compliance requirements
- Tokenization
 - Store tokens to initiate future payments (PCI mitigation tool)
- Batch Processing
 - File of transactions

Gateway Features



- Fraud Management Services
 - AVS, CVV, transaction monitoring, card blocking
- 3rd Party Anti-Fraud Tool
- Reporting
 - Ease of access, report options, administrative functions
- Company Location
 - Response time

Integration



- Using existing extensions and shopping carts is the easiest and less expensive route
- Examples
 - Magento – magento.com
 - 3D Cart – 3dcart.com
 - Bookeo – bookeo.com
 - B4Checkin – b4checkin.com
 - VevoCart
- Ensure the shopping cart has an integration to the bank/gateway you will be using

Integration



- Create your own payment page or use a shopping cart not currently integrated
 - A software developer is required
 - Ensure they have the appropriate experience
 - Request a quote and timeline upfront
 - Request customer references
 - Timeline

Banking Options



- Butterfield Bank
- Capital G
- HSBC

Bank Fees



- Merchant ID - \$35 per month
- Transaction Fees – \$0.25
- Discount Rate – 3% - 4%

Bank Process



- KYC (Know Your Customer)
- Volume of Sales
- Average Product Price
- Credit vs Debit Card Ratio

PCI Compliance



- What is PCI Compliance?
- Protect Credit Card Data
- Why?
- Recent headlines about protecting credit card data

Bank Contacts



- Butterfield Bank
 - Flo Smith – Florence.Smith@butterfieldgroup.com
- Capital G
 - Lisa Fox – Infox@capitalg.bm
- HSBC
 - Audrey Gordon – Audrey.e.Gordon@hsbc.bm

Gateway Contacts



- Fireminds
 - Andrew Stoneham – support@fireminds.com
- First Atlantic Commerce
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Payment - Gateway

