

St. Clair's Designs



Low Cost Solutions for Small Businesses

INTRODUCTION

This booklet has been prepared to act as a guide to owning a web site for our potential clients. It contains general information regarding hosting services, merchant account services, gateway services as well as general marketing advice and strategies.

We have put this informational piece together because we have found that many of our clients have a great many questions and concerns and need basic answers to prevent them from making costly mistakes. We hope that this information will be educational and informative to clients who are new to the internet and developing a company or personal web site.

Our web site contains a large number of listings to a wide array of providers for many of the services outlined in this booklet such as: free and low cost hosting; low cost domain registration; e-commerce gateways, shopping carts and other merchant account services.

If you have any questions or concerns about what type of services you might need you may e-mail us at any time. We are available for free consultations and will do our best to guide you in the right direction.

Feel free to print this out for future use and reference.

If you have any questions please check out our web site at:

[Http://www.stclairs-designs.com](http://www.stclairs-designs.com)

Or e-mail us at:

Info@stclairs-designs.com

A FEW WORDS ABOUT US!

St. Clair's Designs is an affordable freelance web design firm and we specialize in developing low cost creative web sites for small businesses and organizations.

We are a new and up and coming design firm, however, we have been nationally recognized by both NBC News and FOX News (among others) for our our president's development of www.unwantedlinks.com which is a site dedicated to web security and assistance against unethical on-line advertisers and marketers who "steal" and "misdirect" clients and customers off of unsuspecting web sites through unethical means.

We are a completely independent design firm which allows you, our client, the ability to choose your own hosting and service options. Unlike many firms which require that clients to use only services of affiliated companies, our clients are never 'locked down' to using any one particular hosting company or e-commerce provider, which could wind up costing our clients huge sums of money.

This freedom gives our clients the ability to shop around for a wide range of low cost solutions for the development of their company or organization's web site development. Our goal is not only to design your site but to assist you with finding the best low cost web solutions possible that will meet your business needs.

In addition to designing a creative web site we will assist our clients with every aspect of developing their organization's internet presence, from site hosting & domain registration to site uploading and search engine registrations.

Personal attention is given to our clients business & customer needs and marketing strategy to assist them in making their site a successful and dynamic web presence. Each site is custom made to our clients order for a unique and visually compelling layout on our clients choice of host and working with a wide range of e-commerce service programs.

Total costs might vary depending on the layouts desired and number of graphics & special effects required or requested, however, we offer a number of low cost web packages.

Monthly/Quarterly/Annual Web Site maintenance or updating service available upon request!

OUR BASIC DESIGN PACKAGES

Starting at \$70.00 per page

Budget Starter Site Package

Only \$70.00* Per Page!
 Minimum 5 page package only
 \$350.00

Basic Budget Informational Site
 Includes:

- 4Each Web Page includes apx.250 Words of Text (All text supplied & proofed by client)*
- 4Basic Logo Image per page + additional images (** "as is" supplied by client)
- 4Basic site & table layout
- 4Unlimited Text Hyperlinks
- 4Creative tiling background images
- 4Meta Coding for search engine optimization
- 4Background Music (if desired)
- 4Free Site Uploading
- 4Free Counter or Web Stat (if desired)
- 4Free registration with 20 of the top search engines

Standard Business Informational Site Package

Only \$175.00* Per Page!
 Minimum of 5 pages \$875.00

Standard Standard Informational Site
 Includes:

- 4Each Web Pages includes apx. 250 Words of Text (All text supplied & proofed by client)
- 4Custom designed Logo Image + additional images (** "as is" supplied by client)*
- 4Custom designed site layout
- 4Standard graphic buttons, java scripted navigation or CSS rollover hyperlinks. Unlimited Text Hyperlinks
- 4Standard CSS Style Sheets
- 4Free TopText Advertising protection
- 4Free Web Site Monitoring
- 4Free e-mail link spam protection
- 4Background Music (if desired)
- 4Full Meta Coding for web search optimization
- 4Free Site Uploading
- 4Free Counter or Web Stat (if desired)
- 4Free registration with 20 of the top search engines

Premium Business Informational Site Package

Only \$250.00* Per Page!
 Minimum of 5 pages \$1,250.00

Premium Business Informational Site
 Includes:

- 4Each Web Pages include apx. 250 Words of Text (All text supplied & proofed by client)
- 4Custom Graphically designed layout including Header, Navigation & Logo Image per page + 5 additional custom designed images to match site theme
- 4Creative custom - graphically designed site layout
- 4Custom designed Image Roll-Over Navigation Buttons or Dynamic Java Scripted navigation system with drop down menus
- 4Roll over effects on product images if requested
- 4Multi CSS Style Sheets
- 4Artistically designed graphic Intro splash page (if requested).
- 4Detailed form contact page.
- 4Free TopText Advertising protection
- 4Free Web Site Monitoring
- 4Free e-mail link spam protection
- 4Background Music (if desired)
- 4Free Industry New Feed (if requested)
- 4Full Meta Coding for web search optimization
- 4Free Site Uploading
- 4Free Counter or Web Stat (if desired)
- 4Free registration with 20 of the top search engines

This is an introductory offer, prices subject to change without notice. Please check our web site for current price information. To add a shopping cart for an additional fee!
 ** All text to be included must be pre-proofed by clients. *** We will resize images as needed for proper site display, however, there will be an additional charge for graphic retouching or alterations of \$25.00 per image on additional images. High impact advertising images can also be acquired and adapted from service companies for an additional charge

THE EXTRA BELLS & WHISTLES

Do you want to Jazz up your site?

We can add a number of extra special effects to your site for an additional charge.

- 4 Custom designed theme images \$40.00 per hr.
- 4 Java Script Image Rollovers \$20.00 per image
- 4 Scrolling Marquees (they only work with IE Browsers) \$5.00 each
- 4 Image Slide Shows \$50.00 (images supplied by client)
- 4 Browser/platform redirection \$20.00
- 4 Frame Navigation Site Setup \$75.00
- 4 Pop-up Windows \$10.00 each
- 4 Special Features such as:
 - Remotely hosted On-Line Games, Chat Rooms, Horoscopes or
- 4 Business News Feeds \$25.00 each
- 4 POP e-mail setups with hosting provider \$25.00
- 4 Fully Customized Graphics \$40.00 per hour
- 4 Java Scripted Navigation \$40.00 per hour
- 4 CGI Scripting \$40.00 per hour
- 4 Basic Splash Screens \$50.00 each
- 4 Java Scripted Text & Image Splash Page \$100.00
- 4 Simple Flash Animation Splash Page \$150.00

If you want to add something not on the list just let us know and we will try to include it.

Want to add a Shopping Cart to sell products or services?

Shopping Carts can be added for an additional fee
The fees vary depending on number of products and type of services needed.
Talk to us, we can negotiate a fair price!

OUR DESIGN SERVICES

Graphics

Custom Graphic Design & Graphic Imaging

PowerPoint Presentations

Marketing Materials

Business cards

Letter heads

Image Touch-Ups & Enhancements

Hard Copy Image or OVR Scanning

Basic Flash Splash/Animations

Custom Templates

Text Image Headings

Decorative Stock Backgrounds

Custom Designed Background, Logos, or Images upon Request

Additional Services

E-Commerce Shopping Carts

Regular Maintenance of Sites

Search Engine Registrations

Web site Up-Loading

Web site updates & redesigns

Marketing and promotional literature

Converting documents into adobe acrobat PDF files

Java Scripting

Java Forms

Java Script Counters & Guest Books

Java Applets,

Java Scripted Navigation

Java Scripted Dynamic Content

Coding

META Coding

Web Ring Registration & Page Coding

CGI Forms, CGI Counters, CGI Guest Books

For current prices please see our web site!

This is an introductory offer, prices subject to change without notice. Please check our web site for current price information.

INFORMATION AND MATERIAL WE WILL NEED

Outline overview

Before we can start to build your web site we will need to develop a clear outline and overview of what you want to include in your site. This outline will act as a general framework for developing your site navigation. It should be simple and concise for each category that you want to include.

Text about your company

We will need general text and written overviews about your organization, products and services submitted to us. This information can be supplied to us in a wide range of formatted text (i.e. MS Word, WordPerfect, plain text or e-mails) In addition, it is helpful if you can supply us with other prepared materials such as printed memos, catalogs, or printed brochures about your organization, products and services. We can then extrapolate information needed to be included within your web site.

Images & Graphics

We will need digital copies of any art work or logos or photographs that your organization uses for your organizational literature, stationary, catalogs or brochures. If you do not currently have your images or graphics in digital format to send to us we can scan hard copies of materials that you currently have and use or we can assist you with stock graphics to incorporate into your web site. We can also scan copies of photographs.

Additional Information

It is helpful if you can work with us to develop a detailed list of potential key words about your products, services and industry that potential visitors might use while doing an internet search. This list can and should include industry specific technical terms and phrases which might relate to your organization, products or services. We will then incorporate these terms within your web sites meta tags to improve your sites search engine ranking.

A FEW WORDS ABOUT HOSTING!

Finding the right hosting provider can be a very difficult and overwhelming process, we have attempted to make the process a little bit easier for you. We have searched the internet extensively for wide range of providers who offer wide range of hosting service options both free & low cost and still provide decent service options for people to choose from, depending on what their needs might be. Before you sign up with a hosting company you need to ask your self a few basic questions.

1. *Do You Really Need A Host?*

The basic answer to this question is yes. A host server is where you will “store” all your web files for internet access. It is never a good idea to try to host your own web site off of your own home computer or small office computer. Larger companies with full Network Servers can and do host their company web sites with a staff of NT professionals at hand to make sure that everything is running properly. The bottom line is unless you have experience and the proper equipment you must acquire off site hosting.

2. *How big will your site be?*

How much space will you need? Can you upgrade and get more space if you need it? If you have a small site with less than 15-20 pages with only a few graphic files you could manage of 10 mgs of space. It could get tight if you try to expand down the road. If you have more than 20 pages and are adding sound files and graphics you should get at least 25-50 mgs. If you are planning an extensive shopping cart with images for each product you would need over 50mgs.

3. *What will it's purpose be?*

Will it be a personal home page or business site?

If you are planning on building a business site be sure to find a provider that offers advanced services such as CGI scripting and be sure that they allow the use of full domain names.

4. *Should you get your own domain name?*

A domain name is your unique identity on the internet, it should be simple and easy to remember and reflect your company name or services if possible. For business it is preferable to have your own domain name. Many hosting companies also have domain registration services and prices vary. There are also a number of independent Domain Name Registrars many of which offer low prices. Domain names are normally registered for certain periods of time (2 yrs, 3 yrs, etc), after which they need to be renewed.

5. *Will you have a lot of graphics or will it be informational text?*

Graphics and sound files take up a lot of space on your server. Informational sites do not require large amounts of space. If you are planning on having graphics, do you have the images in digital format? If not then we will need to scan in your images for use on the internet. If you currently have photos or product catalogs they can be mailed to us for scanning.

6. *Will you be selling any products or services?*

If you are planning on selling services over the internet you need to find out the best method of collecting payments for your type of products or services. If you have a well established company you will probably be able to get an internet merchant account set up for your company with out any problems. If you are a small start up company selling products or services getting a merchant account set up could be difficult and costly, in that case you should check out the no-merchant account alternatives.

7. *Will you want email services?*

Many hosting companies offer Pop emails, the amounts vary from host to host. Most offer three free and will charge you for additional emails, check the service offerings if it is important for you to have multiple emails. Most Free hosting providers do not offer services in this regard.

8. *How will you upload your site?*

Most traditional hosting companies offer FTP uploading. This is the preferred method of transferring files to the host servers. However, some free or low cost host providers only offer "browser uploading". This method can have a lot of drawbacks and limitations.

9. *Will you want guest books and counters or other interactive scripting?*

There are several forms of scripting that web sites can use for guestbooks, form fields, counters and other add ons. Generally, Java scripts do not require any additional files to be added to you server and run independently through your browser and there are a lot of interesting scripts that can be added to you site. CGI scripts need to run off of your server and the hosting provider needs to support CGI & Pearl scripting. Many of the low cost providers may not offer CGI scripting or limit you to a collection that they have on file. If you absolute want and need CGI services to run a particular script then check the hosting providers services to make sure that they support CGI. CGI support might be very necessary for certain shopping cart programs.

10. *What is the Average Cost of Hosting?*

Hosting costs vary greatly. Hosting prices can range from above \$25.00 dollars per month down to less than \$5.00 per month. A lot depends on the service options & total amount of space provided. We have listings for a wide range of Low Cost Hosting for our clients to choose from.

We have extensive listings of a variety of hosting providers on our web site
www.stclairs-designs.com

INFORMATION ABOUT FREE HOSTING SERVICES

Can You Have a "Full Domain" Name?

Most Free hosting companies only offer limited options on space and add-on services and will only give their members the use of a sub-domain name (i.e. theircompany/yourname.com). Sub-domain hosting can give you a very long file path string that you would need to include. We have done a lot of research and have tried to find providers that will also allow you the use of a full domain name. In addition, We have done our best to find providers that will offer 10 to 25mgs or more mgs of space. Consider how much space you will need. 10 MB of space might be enough if all you will have is a few pages of mostly informational text, however, if you will be adding graphics to display your products for a site with a shopping cart you will need over 20 MG or more.

What about Banner Ads?

Almost all free hosting providers require you to post an advertising banner about them someplace on your site, generally this is as a top frame or placed ad someplace on your pages. Think about how this will effect the design of your site before you sign up. These type of ads will need to be considered and worked into the site design. There are a few that will allow you to use pop-up ads which are ads that pop open as an additional small window which visitors can click off easily. Many will give you the option of "buying out" of the banner ad program, however, in many cases this could be just as costly (maybe more so) then if you just check into low cost web hosting in the first place. We have examined a great many companies and have located and the good news is that we have found several free hosting companies that allow full domain hosting without requiring banner ads! (see our site for more information)

What about Advanced Services?

Many of the Free Hosting providers offer a variety to extra services such as CGI scripts, FTP uploading, shopping carts, as well as email. Study the services of each before signing.

If you have any questions contact us directly for assistance in finding an appropriate free hosting provider.

WHAT IS NEEDED TO ACCEPT CREDIT CARDS

Accepting Credit Cards over the Internet requires putting a number of separate pieces together.

These are the pieces:

- * A bank that issues to you a merchant credit card account
- * A transaction clearinghouse designated by your bank
- * Hardware or software gateway to the clearinghouse
- * A merchant credit card broker (optional)
- * (Security is vital, but beyond the scope of this article)

Let us describe how each of these pieces plays a part. You probably know much of this, but bear with me as I explain each of these pieces in turn.

Choosing a Bank

A bank or other financial institution is required to set up a Visa or MasterCard merchant credit card account for you. Ideally, this is your own bank, where you already have a checking account. Banks don't let you forget that they are taking a risk with you. If, for example, you failed to deliver the product or service paid for with a credit card, they would be responsible for making it good. Of course, they are getting paid enough to cover this risk, the processing charges, but they check you out pretty carefully before issuing you an account. Assuming that you have decent credit, they will help you set up an account.

Merchant Credit Card Broker

If your own bank can not assist you with getting a merchant account you will need to use a credit card broker. You don't have to look long on Yahoo to find that there are many, many people who want to help you set up an account -- for a fee. Some of these people are very reputable, some are shysters. In industry parlance these are called Independent Sales Organizations (ISOs). Make sure you check them out before you plunk down your money. Brokers aren't an essential part of your online transactions, they only set you up with a bank and then step out of the picture. They make their money in one or more ways: a finder's fee from a bank (which you might see in the form of an application fee, a percentage of the hefty fees you'll pay for a card-swipe machine or PC software, and perhaps an up-front fee). They will place you with a bank that is able to take someone with your credit history, and that is comfortable with Internet transactions.

Transaction Processing Clearinghouse

When you finally get set up with a bank you'll find that they probably contract out processing the credit card transactions to a transaction clearinghouse. When you get ready to process the purchase made on your online (or physical) store, they're the people at the end of the modem who tell you the credit card number is valid and doesn't have its credit limit maxed out. We'll explain more a bit later. You don't usually pay the transaction clearinghouse directly (though they may deduct bank fees and make net deposits), but you'll have a lot of interaction with them. Examples: First Data Corp. and First USA. Many transaction processing providers might also be able to act as your Merchant account Broker and help set you up with your merchant account.

Gateway and Shopping Carts

Finally, your site will need to be set up with a Gateway and Shopping Cart Programs. A shopping cart program stores your customers shopping and purchase information while they are visiting your site and making selections. This information needs to be stored until they click the "pay-now" button and is ready to be transmitted to the clearinghouse via the gateway. The gateway is what transmits the buyers credit card information over your banks clearinghouse for processing. There are several different gateways to choose from.

TYPES OF GATEWAYS

The final piece is a gateway that connects you to this transaction clearinghouse. Nearly gone are the days of paper processing, nearly everything is electronic now. There are three common gateways:

A) *Cardswipe machines.*

Next to nearly every cash register in the country reclines one of those gray flat boxes that the clerk swipes your card through (and sometimes wipes it off and swipes it through again). Then she enters the amount of the transaction and waits. Thumbs twiddle. A few seconds later her terminal lights up with an authorization code which is printed on your credit card transaction slip. That authorization comes from the credit card clearinghouse that the store's bank contracts with, and it effectively assures payment to the merchant when the customer signs on the dotted line and the purchase is made. Examples: VeriFone Tranz, etc. But these machines aren't too helpful for Internet businesses, where you don't have the customer's card to swipe; you'd have to get pretty good with the keypad. Fortunately, there are some other options.

B) *Desktop Software.*

Many businesses don't ever see the customer's credit card. They get the credit card number over the phone, via mail, or over the Internet. Every day or two, the merchant enters the credit card numbers and transaction amounts in special software, and transmits that list over a modem to the clearinghouse designated by the bank. In a short time, the clearinghouse responds with a list of "good" cards, and a list of "bad" ones. The merchant then sends a message back to accept the transactions for good cards, and frets about merchandise that went out the door with a "bad" card. Of course, if you're wise you just don't ship until you've run the credit card transactions. Examples: ICVerify, PCAuthorize, MacAuthorize. This solution works all right unless you have a large volume of orders. It also requires you to rekey data from each order into your computer, which can get time-consuming, and introduce errors.

C) *Real-time Website Gateways.*

Finally, there are several sources of gateways to the processing clearinghouse which can check the customer's credit card while he's still online. In some cases the gateway requires a special set-up by your Internet Service Provider (CyberCash); others employ Internet connections to a service bureau gateway. These various gateways provide a bridge from your website to a completely different modem channel to check the credit card in real-time, a rather complex procedure if you were to try to do this yourself from scratch. However, several of these gateways are pretty easy to get set up. Beware: while standard HTML forms can accommodate such a gateway, not all shopping cart programs can do so. Therefore, if you wish to use a real-time gateway, make sure all the pieces fit before you purchase. Examples: Anacom Merchant Services SecurePay, Online Analysis SocketLinks, CyberCash, VeriFone vPOS, and others.

ESTIMATED FEES FOR ON-LINE MERCHANTS

E-Commerce Merchant Account Set Up Costs

How much does all this cost? That all depends. You can save a good bit of money by careful shopping. A couple of rules of thumb: assuming you have decent credit yourself, your bank can probably give you the best deal. When you go through a broker, you've just introduced another person who needs to be compensated, and you might end up paying a higher rate to a bank that doesn't know you well already. However, a good reliable broker may just save you a lot of time shopping and putting some of the pieces together, especially if your own bank isn't Internet-savvy.

What does it cost to set up? To acquire a full merchant account it could cost between \$500 to \$1,500 and you'll be in the right ballpark. You'll need to set up the merchant credit card account yourself, so shop around.

Visa and MasterCard are least expensive. Sometimes American Express, Discover, Diners, etc. require a higher transaction fee. 15 to 30 cents per transaction

These charges are general prices, we have and will do all that we can to find the most cost-effective providers for these services.

Application Fee Bank or broker:

Sometimes this can be pretty high. Sometimes there is no charge. Shop around. Costs vary from none to \$500 (for full merchant accounts)

Set-Up Fees:

Bank or broker can cost any where between \$30 to \$300

Gateway Hardware or software:

If you are using your own merchant account and plan on using your own Gateway to process your transactions. (Banks and brokers make money reselling or leasing cardswipe terminals, PC verification software, or real-time Internet verification systems.) You may sometimes purchase these from the source or third parties. Shop around cost run between \$350 to \$995

Supplies Bank or gateway:

These are sometimes included in the cardswipe terminal rentals. Free or fee
To get real-time credit card authorization on your Web site, expect to pay your webstore designer to compensate for the extra time it will take to install the gateway. Varies

Monthly processing fee Internet gateway:

The gateway company may charge you a flat monthly fee to process your credit cards, in addition to a per transaction fee. Cost generally run about \$40 per month for an independent gateway. Alternative reseller programs generally process transactions through their gateway and these fees are absorbed by them. (see our information on Alternative Merchant Programs)

We have a large number of listings to a variety of these services located on our web site and we will try to guide you to solid appropriate services.

**There are a number of other options that would not require a large start up cost.
See our information regarding reseller programs.**

ADDITIONAL INFO FOR MERCHANTS

1. What Are You Selling?

The reason for this is because VISA/MASTERCARD does not accept every type of business there is. Because of high return and charge back risks, each sponsored bank has a criteria of what kinds of business they will and will not accept. That is why when you check with your local bank there is a very good chance that your application will be denied if you are anything but retail.

2. What Is The Criteria For Acceptance?

The less risk your business is to the bank, the greater your chance of acceptance. If you were operating a retail store selling stationary, your chances for approval is many times greater than if you were operating the same business from your home or over the Internet. To the bank the retail store is far more secure than your home based business.

3. What Do You Need To Do To Accept Cards?

The answer is that you need to work with a company or a bank that can approve these kinds of businesses. They have met the criteria and the requirements from VISA/MASTERCARD to approve businesses other than your standard walk in Retail store such as Mail Order, Phone Order, and Internet related businesses.

4. What About The Costs?

Are They Any Different For A Retail Vs. Home Based Business.

The answer to this goes back to the "Greater The Risk, The Higher The Cost." In almost every case the cost (discount rate) to process a transaction is going to be more to you than if it was done in person. Most home based businesses process sales over the phone, through the mail, and over the Internet. There is no signed sales receipt in all of these types of transactions. This invites the high possibility of chargebacks. Hence, more risk, higher cost than if it was retail.

5. What Kinds Of Typical Startup Costs Can I Expect?

You should expect to invest a startup amount of between \$190.00 - \$300.00 from most companies in our industry. These amounts can include application, setup, equipment rental lease deposits as well as additional costs for poor credit, higher risk, etc.

6. What About Equipment. What Will It Cost?

This is going to vary depending on the kind of equipment you choose. If you lease your equipment, your payments should range anywhere from \$35.00 to \$49.00 per month for a complete processing system including a terminal and an automatic printer, and in many cases software. If you are looking to process Online Internet Realtime transactions, and want to add on Shopping Carts, etc, amounts will increase according to the amount of customization you need.

7. Is It Really Necessary To Accept Credit Cards To Be Successful?

Yes, it is. Here are just a few reasons why:

Without giving your customers the convenience of accepting payment via credit cards, your sales are going to be far less than your competitors that do accept credit cards. This is a basic fact of business. The bottom line?... If you are going to be in business, it is vital to the success of your business to offer your customers the convenience of paying by credit cards.

8. Are there other options?

Yes, if you are a new company who is having difficulties putting all the standard merchant service pieces together there are other options at your disposal that you can use. Alternative Merchant programs are an alternative to setting up a standard merchant account. Alternative reseller programs can process your web site credit card sales transactions on your behalf and do not require large set up costs, set-up charges average between \$25.00 & \$50.00 depending on the program & provider after which they basically only charge minimum transactions fees of 8 to 20% of the charge. Many of these programs are full service and also include shopping cart programs that tie directly to their gateways and clearinghouses.

The next section contains a detailed description of how these programs work. For information on specific programs please see our web site.

ALTERNATIVE MERCHANT PROGRAMS

Solutions for those clients who do not have a Merchant Account

-- And yes -- there is a solution!

What are Alternative Merchant Programs?

If you can't meet your bank's requirements for an Internet Merchant Account, there is another way that you can accept credit card transactions online. Your solution may lie with one of the many e-commerce services that proliferate on the Net. Alternative Merchants handle the transactions on your behalf, then issue you payment for sales according to a pre-arranged schedule. You do not need a secure line, since the actual transaction occurs on their site, not on yours.

Why use a Alternative Merchant Program?

It is easier to arrange alternative merchant reseller services than it is to get a merchant account through the bank if you are a new business, and although you will probably be asked to pay a lump sum at startup, it will be much less than a bank would require for setting up your own merchant account.

Alternative Merchant Fees

Most alternative merchant resellers charge an array of fees for their service. Since the reseller is essentially taking a risk on your behalf, some might charge a slightly higher transaction fees than a bank will charge for a standard credit card transaction. Shop around and compare rates, but realize that cheaper is not always better. A low-priced service may not be building the necessary financial reserves and therefore may not have long-term stability. Remember, if they go broke, you lose your startup fee and any other monies tied up in their service.

The fees for these types of services vary, however, here are some you might reasonably expect to be charged:

1. A set up fee. (These are usually much less than those of standard merchant accounts)
2. A monthly transaction fee (These fees vary)
3. Transaction fees per sale (Average is between 8 - 15 percent of sales)
4. Credit card discount fees (a percentage of total sale)
5. Holdbacks. As a safeguard against chargeback losses, many resellers will hold back a percentage of each month's transactions for a period of several months.)
6. Chargeback fees. (Can range as high as \$50 or more per chargeback)
7. Fees for refunds requested by the merchant.

The Benefits of Using Alternative Merchant Programs

Generally, most alternative merchant reseller programs and services are very affordable without the heavy start-up costs associated with acquiring your own on-line merchant account and are a viable option for new merchants in the process of getting started. After the sales are processed they send you your payments monthly or weekly depending on the program. They handle all the accounting and record keeping of all the transactions on your behalf relieving you of associated accounting and bank reconciliation problems. You can then focus on shipping and processing your sales.

How to Choose a Good Alternative Merchant

Not all reseller services are equal and not all are reliable. Before you sign on the dotted line, consider the following:

1. What's their track record for transferring sale funds to their merchants?
Do they transfer every couple of weeks or might you wait for months to be paid?
2. Do they collect any local taxes that may apply to sales?
If they don't, you are the one who will have to deal with the Taxation Department.
3. Do they provide timely and accurate sales reports?
Without proper reports, you won't have the income tax information that you require come tax day.
4. Are they using the sophisticated technology that can intercept credit card fraud before it happens?
5. Do they respond promptly to email or phone messages?
6. What are the terms for canceling the contract? Are you locked in for an extended period? Is there a hefty penalty for cancellation?
7. What types of products or services do they allow to be processed. Some only process "tangible" shippable products while other only process "intangible" services or digital media.

So how do you find a service with a good track record? Be leery of the "Accept Credit Card" spams that fill your mailbox. We have researched a number of good reseller programs that have proven track records and have listings of a wide range of providers. Contact us directly for assistance with finding an appropriate "Alternative Merchant" program.

One final thought on reseller services. Almost all of the services you encounter on the Net are available only to residents of the US. Residents of other countries may have to look hard to locate a service that is available to them.

WEB SITE PROMOTION TIPS

You need to get the word out about your site because it will not be found without your actively putting it out there. That means that you will need to put in some promotional work!

Reciprocal Linking

Join forces with other web businesses that might complement your business with reciprocal links. (i.e. if you sell cars then include links to companies that sell tires, batteries, and auto parts and ask them to include a link to your site on theirs.) This benefits both of you. Many search engines give a higher ranking to sites that have links LEADING in to them as well as leading out, while some search engines will drop a sites ranking if it consists only of outbound links. Join web rings in your field if possible if your business is new and just starting out. The bottom line is you have to actively market your site using all the tools that are at your disposal. To make the most of selling online, you need to take advantage of the Web's unique strengths. So don't just shovel out brochureware by merely setting your existing catalog or sales brochures in HTML. Your two bywords for e-commerce should be innovate and integrate. At the same time, don't ignore years of direct mass marketing experience. Buy buttons should be prominently displayed on all online product pages. Use strong call-to-action language to draw the user's attention. OK is weak compared to buy.

Affiliate Programs

Affiliate programs--sometimes termed referral, associate, or partnership programs--offer a way for you to easily put your Web site's traffic to use so that it begins generating income. Affiliate programs are generally used by companies which sell and promote their goods and services on the Internet. In exchange for you sending traffic to their Web sites, they offer to pay you commissions based on the sales you generate. Commissions range from 1 to 30 percent, and some are even higher. The best affiliate programs even provide online tracking, so you can see how many sales you have generated and what your commissions are. For more information on these programs check out CNET Builder.com's Affiliate Center.

Banner Exchange, Button Exchange and Link Exchange Programs

An easy to implement, free way of gaining a lot of exposure for your website is to join a banner, button or link exchange network. In return for displaying banners, buttons or links from other sites your creatives get displayed on numerous other sites.

ABOUT SEARCH ENGINES

Search Engine Promotion

The best way to promote your new on-line business via the internet is to get registered with a wide variety of search engines. There are an array of services to assist you in getting your new site registered. There are several important things that are required within your web pages to assist you with getting found. It is important that you have a well established page description, title and a full listing of "keywords" hidden within the coding of your site pages so that the search engines can find your pages. All sites that we design have these codes in place.

What are Meta Tags?

Search engines generally look for and pick up on certain words located in the top of your web pages. Generally, the first thing that they check is for matching words within the title of your pages, and then in the meta tag description & key words. Some search engines will also check for hidden comments or the first few sentences on the page in question.

Do You Need Page Descriptions?

For the best possible search results it is best if you have distinctive descriptions embedded on each and every page, alter your page titles and page descriptions by using important 'keywords' potential visitors might use in their searching and register each and every page possible individually with each search engine service. This can be a very tiring and time consuming process even with the help of search engine submission tools.

How Long Does It Take To Get Picked up in the Engines?

Acceptance to the various search engine providers vary in the length of time it will take before your site will be listed. Many of the major engines might take several weeks while some of the smaller ones will process almost immediately. The reasons for this is the overwhelming amount of requests that are received as well as the fact that many search engine providers 'screen' each site for content.

What Information will the Search Engines Need?

Many search engines require that you submit your site within a certain category which matches your site's function and purpose, some require other information as part of the submission process. There are a few search engines which will require you to also type in a page description and several key words that fit your web site in the event that you do not have proper meta codes on your site.

What is the correct way to list my URL?

It is also important that you include the full & correct URL and an accurate e-mail address for your site. It is impossible for the search engines to 'spider' your page if there are any errors, or typos made during your submission process or erroneous e-mail address. Most search engines will pick up this error and give you a warning message immediately, some will send you an email, others will simply exclude your submission. We find it helpful to maintain a simple list of each complete URL (**<http://www.domainname/directoryname/pagename.html>**) for each page in our sites as well as a copy of the page description & keywords which we can then use to copy & paste over into the required fields in each submission site. This helps us avoid making any mistakes.

DEVELOPING GOOD CUSTOMER RELATIONS

Some suggestions and ideas for developing a virtual online community of customers for a virtual storefront Web site:

Set The Right Goals

Set the right goals for the Web site or Web store. Advertising and promoting the store in the right venues leads to increased sales. Know your niche and go after it. Try to understand the buyers' shopping experience and create an appropriate environment for offering your products and services online.

Know Your Customers

Get to know customers better through online and offline feedback: Word of mouth can be key to success. Find ways to encourage customers to share with others what they have learned about your products and services. Help your customers by creating chat groups and facilitating online discussion.

Provide a Pleasant Place to Browse.

Make it interesting, compelling and entertaining in the way you present your products or services. Try to attract the people who like to browse your category. Link other sites that can send you potential customers. A relatively small number of expert shoppers can have a large impact on your sales. Engage an expert in your field to host a chat group or do a testimonial about your products and services.

Don't Alienate Buyers With Excessive Technology

Not all high-tech enhancements further your commercial goals. Some Web surfers avoid sites that use Java, for example, because of performance or security concerns. Use technology only when it enhances your selling message. Gratuitous use of plug-ins, for example, can discourage sales. If you must use a plug-in on your e-commerce site, always offer an alternative (if less interesting) method of seeing the product for folks without the right tools. It's a good idea to know what plug-ins ship with which browsers. While the latest browsers have some built-in technologies (including VRML support), you'll also need to learn which browsers your audience uses.

Choose A Good Web Address

To get customers to your virtual store, choose a Web address (URL) that's as close to your company name as possible. Always include the URL in your printed advertisements, and make sure it appears on all your other marketing collateral as well as business cards. As a rule of thumb, wherever you put an 800 number, you should put your URL.

Provide Company Literature & Information

Once you have decided get a company web site or to put an online store in place, providing product information and sales literature at the virtual online community storefront can reduce the expense of shipping pre-sales literature. When printing, handling and shipping costs are combined, an average information packet today costs a company around \$15. Making the same information packet available online and as downloadable PDF files eliminates this cost for the segment of potential customers visiting the Web site.

Understand the Options of Your Virtual Server.

More than 50 percent of the top sites on the Web today are hosted by hosting services. Do not think that you have to host your site in-house. Realize there will be many cases when your Web server is up and operating, yet customers cannot connect to it. This is most often caused by heavy traffic loads on the Net or a down mode between your server and the customer.

Partner with Other Sites

A virtual online community Web site can provide online advertising, a product showcase, or a channel for customer support. The biggest benefit the Internet adds to the mall concept is that, regardless of where the virtual stores are located, the store owner can have the appearance of being in the mall by getting hyperlinked to it. This enables stores to be in more than one virtual mall without opening branch stores.

Freebies & Bonuses

Many web sites have attracted new customers by offering little bonuses and free promotional items. This can be anything from downloadable items that your customers might be interested in, contests, posters, trial services, on-line greeting cards.

Payment Tips

Make on-line payment processing as easy as possible! Sadly, many Web site operators don't seem to understand this. A few innovators like Amazon.com and Virtual Vineyards speed the ordering process by storing their customers' billing and credit card data, thus making second purchases easier. But many sites don't accept credit cards at all, forcing the user to break the online connection and call an 800-number. Still other places calculate shipping and taxes offline, leaving the buyer clueless as to the final cost of their purchases. Our payment tips can help you avoid these mistakes. **Be Savvy About Credit Cards.** Buying on the Web should be easy, and that means your site should accept as many credit cards as possible. Incredibly, many e-commerce sites don't accept credit cards at all, requiring a fax order, a call to an 800-number, or some other offline process to complete the sale. While undoubtedly easier to implement, these systems simply do not meet customer expectations on the Web. While you do need to offer an 800-number for those Net users too nervous to submit orders online, you'll lose business if you make shoppers break their Web connection, write down or remember their orders, and then pick up the phone just to buy your product.

Different Credit Cards

While MasterCard and Visa are the two cards shoppers use most, clever sites offer as many options as possible, including American Express, Discover, and (for international users) the JCB card. Unfortunately, each card has its own method of collecting and reconciling purchases, as well as special start-up procedures. Whether or not your company already accepts credit cards, you'll need to bring your finance department into this process early. One major international company discovered partway into its site's development that it only could accept checks. The resulting delays to the Web site cost the firm tens of thousands of dollars.

Store Credit Card Data Carefully

Storing credit card data helps make purchasing easier, but you have to be careful not to arouse consumer fears. You need good planning; strong communications; and, a solid, secure, end-to-end architecture. Before you accept the first encrypted transaction, have all of the servers and networks checked by trusted MIS security personnel. Nothing will destroy your company's reputation--and your customer's trust--faster than stolen credit card information.

Misinformation in the mainstream media means you'll have to go the extra step to make your users feel safe.

Your site should store credit card numbers only when customers login with a username and password. Storing credit card numbers in URLs is unacceptable from a security standpoint. Credit card data must be encrypted on a secure server, which should be architecturally separate from your public Web server. Be sure to provide proper offline security for lost passwords. And ask yourself some tough questions: How are you going to update the credit card data? How will you positively identify users asking for lost passwords?

When evaluating e-commerce software, look for user-friendly administrative interfaces in this area--you shouldn't have to call a programmer every time someone loses a password. Fortunately, dozens of e-commerce software packages now include credit card processing.

Service and Support Tips

Without question, the keys to customer loyalty are around-the-clock, Internet-savvy customer and post sales support. Once the order is committed, users should be immediately thanked onscreen--and have their orders confirmed. You'd be amazed at how many e-commerce sites simply can't be bothered to say, "Thank you." Instead, they display a coldly generic Return To Shopping button.

Another key component of customer loyalty is trust. Make a point of telling your Web site visitors exactly what you're doing with the data you collect. Finally, once your e-commerce site is up and running, take the opportunity to enhance it with value-added content. Like mints on your pillow at a fine hotel, it's the little touches that make customers remember you the next time they go shopping.

Frequently Asked Questions

Many companies have discovered that customers use Web sites as an alternative to calling and waiting on customer hot lines for information. Frequently asked questions sections in the Web site can make use of graphics to explain difficult concepts. By posting frequently asked questions and then directing customers to the Web site, a company can significantly increase customer support and, at the same time, reduce expenses. If customer support cases involve unique questions, companies should encourage customers to first contact them via e-mail.

Ordering and Fulfillment Tips

Web builders often gloss over how customers will actually order their products--not to mention how those products will be delivered. Navigation to and from the product and ordering pages is critical, but not always fully considered. Exactly how will users get from the home page to a product page to the shopping list to the credit card order entry screen? Less obviously, how will they get back to the product page if they forgot to choose something? More a brute force effort than a technical challenge, order fulfillment and tracking requires smart systems that are able to talk with one another.

SITE MONITORING

About Guestbooks & Counters

Guest books & Counters can assist you with monitoring the traffic to your web site. Counters are simple scripts in CGI or Java format that count the number of visitors (or hits) that view your site. They work in the background of your site. They are not always reliable due to the fact that they might count visitor reloads as new visits. Guest books are also scripts in CGI or Java that open up a new window for your visitors to sign in and possibly give comments on your site (depending on how you have it set up). Not all visitors will want to sign a guest book and they are not recommended for business sites. There are quite a number of free services for these types of scripts.

About Web Statistics

Web Stats are similar to Guestbooks and counters except they will give you more information regarding your visitors. They can more accurately detail the “flow” of traffic to your web site and will give you information regarding the referring URL, country of origin, computer platform, browser type, monitor information, as well as information regarding dates & times of visits and also information regarding which search engine they might have used to find your site and which keywords they used to find your site. They can be quite helpful in finding out where your visitors are from as well as which pages they found most interesting and visited. Platform & monitor information can be quite important to make sure that your site is capable of viewing properly the various browsers & monitors. There are a number of services for these types of services. Some are quite costly and some are free.

Message Boards & Chat Rooms

Messageboards & chat rooms are different from Guestbooks and allow interactivity with your visitors. Message boards allow your visitors to place a message or question on the board where other views can see and respond to. Chat Rooms function in “real-time” allowing visitors to talk to each other or members of your staff. They can be an ideal way to provide customer support for your organization by posting times of access where you can have a member of your staff on line to answer support questions.

CONTACT US:

We are currently available for
on-site freelance consulting
in the New York City - Long Island area!

<http://www.stclairs-designs.com>

e-mail: Info@stclairs-designs.com

We are located at:
80 - 24 West Jericho Turnpike
Syosset, NY 11791

We are partnered with
Long Island Business Webs
<http://www.libusinesswebs.com>