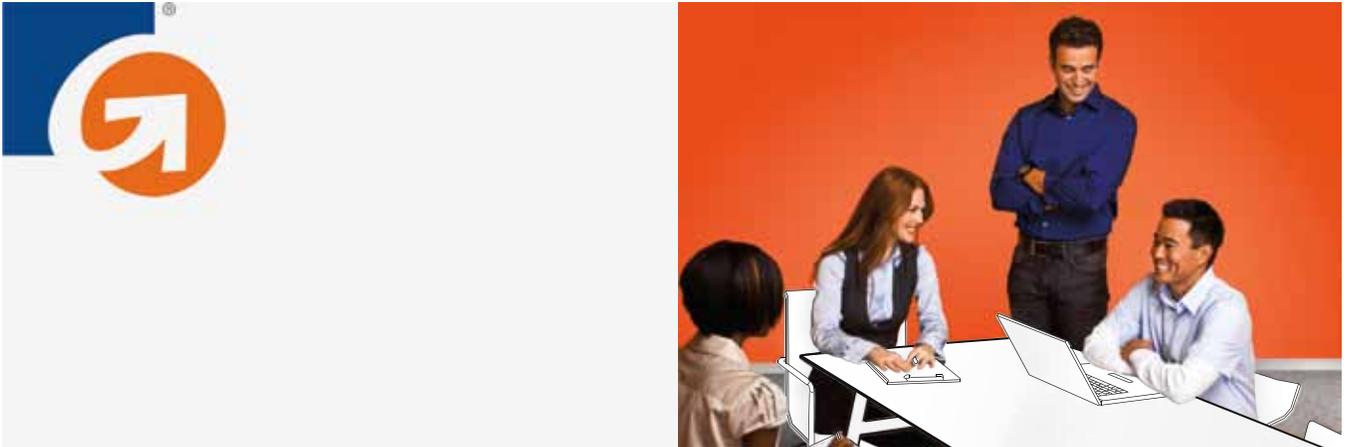


GUIDE



## E-commerce 101: A Guide to Successful Selling on the Web

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### Introduction

It's hard to say exactly when online shopping was invented. Some people have picked 1995—the year Amazon.com was launched—to mark the birth of e-commerce. Others point all the way back to early transactional computer systems invented in the late 1970s and early 1980s as the dawn of the e-commerce age. No matter which year you chose, today's online economy is simply staggering in its scope and scale. Almost \$40 billion dollars worth of retail goods were sold via the internet in the second quarter of 2010 alone, and that's a full 14 percent increase in volume over 2009.<sup>1</sup>

It's easy to see why e-commerce is so popular. Online shopping is quick and convenient, and consumers can purchase nearly anything online from almost anywhere in the world. In fact, more than 85 percent of the world's online population has used the internet to make a purchase, and online commerce continues to grow at a dramatic rate.<sup>2</sup>

But it's not just consumers who like e-commerce. Online businesses enjoy a number of benefits that brick-and-mortar stores simply can't get, from the ability to reach customers around the globe and find new customers in markets they never imagined, to lower (or non-existent) overhead costs for storefront space and employees. People everywhere are buying and selling online, and it's not a stretch to say the internet economy is one of the best things to happen to customers and merchants alike.

For many business owners, launching an online shopping site makes perfect sense. However, there are some important things you should know before diving into the e-commerce marketplace. The online economy is ripe with opportunity, but it's also rife with pitfalls that can trip up even the savviest business person. In this guide, we'll review the basics of setting up, securing, and promoting your e-commerce site. With a little knowledge, you'll be well on your way to success in the online economy.

### Building Your Online Business: Creating an E-commerce Site

You have the perfect idea for an e-commerce business. Maybe you've invented the next must-have gadget, or perhaps you perform a unique service that no one else in your area offers. Whatever your idea may be, you need an e-commerce site. But you should review the basics before you start building your site or hire someone else to do it for you.

E-commerce sites have two main components: The design—often called the customer interface—and the shopping cart. The design or customer interface defines how the overall site will look and how an online shopper interacts with it. It includes organizational structure, layout, font choices, graphics, and color schemes. A clean, easy-to-use design is very important to the success of your site, but that's only half the story—you also need a solid shopping cart.

The shopping cart is the engine behind the e-commerce site. It's a robust database that stores information about your products that includes everything from photos to inventory. There are many different types of shopping carts that offer varying functionality. Some are stand-alone units and can be managed through a web browser interface, while others are

more complex and can interact with database programs like MySQL. All of them handle order processing and work with payment processing services. Some shopping cart solutions are sold with web site design packages for a one-time price, or you can choose a cart that offers monthly billing. If you have a technical background—or are willing to learn—you can also build your own transaction system using popular web tools.

### **Don't Know How to Code? E-Commerce Can Still Be Easy**

Clearly, there are a lot of options, but don't fret—it's not as complicated as it seems. You don't need to be an expert programmer or HTML guru to get your e-commerce site up and running. You just need to find the right web design expert to meet your needs. If you're not technically minded, working with a web design and programming firm to build your e-commerce site is a great idea. You'll get a top-notch site and you'll get to focus on what matters most: your business.

There are many web design companies that specialize in building e-commerce sites. Before you contact any of them, do a little research. Make a list of your favorite online stores and jot down some notes about each one. What do you like about these sites? Are they easy to navigate? Do they have powerful search features? Are there design elements that appeal to you? Having a clear vision of what you want your site to look like and how it should function will speed up the build process tremendously.

Next, contact the companies that made some of your favorite sites. Web design firms will be able to walk you through the build process step by step, creating a site that will meet your needs with custom graphics, shopping carts, and more. A custom site will be pricey, but in the long run it may be worth the expense. You'll get the features and overall look you're after and you'll have someone to monitor and update your site's internals (programming) as your business grows.

If you're on a budget, you can use simple yet professional web templates from providers such as Fortune3, 3DCart, and EWD Hosting—even your network provider may offer this type of service. These ready-made templates contain an e-commerce engine and offer basic, clean designs. All you need to do is plug in your company logo, marketing copy, and your products. E-commerce templates are easy and functional, but may not offer all the features you want or need for your site.

### **Advice for the "Do-It-Yourself"er**

If you have the technical chops, you can build your own site and online shopping cart. Even without extensive knowledge of HTML, CSS, PHP, or other web design and programming languages, you can build a site using WYSIWYG (What You See is What You Get) web design applications like Adobe Dreamweaver or Microsoft Expression Web and Sharepoint Designer.

You may also be able to build your site around e-commerce templates made with CSS, PHP, and ASP. Building your own site will give you maximum flexibility—you'll be in control of the design, the shopping cart, and the selection of the payment processing service. Creating your own site can take more time, but you won't have to deal with any limitations that come with off-the-shelf services. In the end, the extra effort will be well worth it.

However you decide to build your site, you'll need to ensure that your customers' private information, including financial data, is safe and secure. For that, you'll need SSL security.

## Securing Your E-commerce Site with SSL

Your new e-commerce site may look good and offer lots of features, but it will be sunk if your customers don't trust it. E-commerce is risky business and fraud is a big concern for any online shopper. In fact, a recent poll found that 63 percent of online shoppers didn't complete a purchase because they were concerned about their security.<sup>3</sup> Before your potential customers will click the buy button, they'll want to know your site is legitimate and that their personal and financial data will be protected during transactions. That's why all e-commerce sites need Secure Sockets Layer (SSL) security certificates and site verification.

SSL certificates are small chunks of code that are installed on e-commerce sites. When a user clicks the buy button to place an order, the SSL certificate scrambles, or encrypts, the user's financial information before it is transmitted online. If the information is intercepted by cyber criminals, the SSL certificate makes sure that it cannot be deciphered. Without SSL security, customers' personal and financial data is free to any hacker who can catch it as it flows over the internet.

But there's more to SSL certificates than just the code and encryption. Companies that provide SSL certificates, known as certificate authorities (CAs), also perform site verification. Essentially, these providers confirm that e-commerce sites are legitimate businesses and not scams set up to collect credit card and bank account information from unsuspecting users. When verifying a site, CAs like GeoTrust® contact web site owners and request documentation—like a business license—to establish company ownership and credibility. Different CAs use different steps and procedures to obtain this information, but GeoTrust offers a fast, simple process that makes it easy for web site owners to get a new SSL certificate in a matter of days.

When you're planning your site and considering your options, working with providers that offer credible SSL certificates should be one of your top concerns. For example, if you decide to use a third party ecommerce platform, then you need to make sure that the provider uses SSL certificates from a well-known, reliable CA like GeoTrust. If you don't vet the providers you work with thoroughly, it may come back to haunt you. Even though e-commerce providers will be technically responsible for securing your transactions, a customer will most likely blame you if their personal information is stolen.

## How to Tell if a Site Is Safe

It's easy to tell if a site is using SSL certificates, but you have to know what to look for. First, the site's web address will start with "https://" instead of "http://". Secondly, popular web browsers like Internet Explorer, Firefox, and Safari will display a padlock icon, usually next to the web site's address. Clicking on the padlock will display information about the certificate, including which CA issued it and which company owns it.

When a business purchases an SSL certificate, some CAs, including GeoTrust, will also provide a small image that the company can display on their web site. These images, called trust marks or trust seals, make it even easier for visitors to see that a web site is authentic and safe. The most useful trust marks are dynamic, allowing visitors to click them to get up to the minute information about a site's security status. For example, the GeoTrust True Site Seal

### Keep It Simple

Do you shop at businesses where it's hard to find what you're looking for? Probably not. If it's hard to find products on your site, your customers will go elsewhere. It's imperative that your new site is easy to read and navigate. That means simple, straightforward menu items and links that take visitors exactly where they want to go. It also means keeping marketing material to a minimum. Clutter your site with too much fluff and your customers will get frustrated and leave.

displays information about the kind of SSL certificate a site uses, the domain the certificate is issued to, and when the site verification expires.

A trust mark will only do its job if web site visitors can see it. That's why it's important to make sure that your trust mark is displayed prominently on your site. Placing the image "above the fold"—that is, near the top of a web page so a user doesn't have to scroll down to see it—on your home page will immediately show everyone who visits your page that your site is secure. Placing a trust mark on checkout pages and pages where customers browse products can also make them feel comfortable enough to make a purchase. In these cases, putting the seal directly next to an "action button" like "Buy Now" or "Place Order" is highly effective. You should also consider putting the trust mark in your web site's footer. That way, the seal will be part of your company's identity no matter what page customers visit.

Unfortunately, hackers have tried to game SSL security by issuing their own SSL certificates and fabricating site verification information. That's why a group called the CA/Browser Forum developed guidelines for Extended Validation (EV) SSL Certificates in 2007.<sup>4</sup> EV SSL uses the same encryption method as standard SSL certificates, but with strong web site authentication. When a site uses EV SSL, the company must undergo a more thorough verification process to confirm the identity of the business. Not only that, but when people visit sites that use EV SSL, the address bar in their high-security web browser will turn green, an obvious signal that the site is safe. EV SSL is the strongest, safest option for SSL security.

Because CAs are responsible for verifying sites, choosing a credible SSL provider is critical to your company's success. Savvy internet shoppers will look for well-known security brands, including companies like GeoTrust. When choosing an SSL provider, stick with a company that has a long history of providing security to successful e-commerce sites. Your customers will recognize the brand and won't hesitate to click the buy button.

### **Different Types of Validation for Different Needs**

Every business is different and many have different needs for SSL security. Given that, there are actually three types of SSL authentication that you should be aware of: Extended Validation, organization validation, and domain validation. Each of these types of validation offers a different level of verification that a business or entity is legitimate.

Domain validated SSL delivers encryption and authentication that only confirms that the person applying for the certificate has the right to use a specific domain name. These certificates are most appropriate for internal server applications or for a customer who needs a certificate as fast as possible. GeoTrust QuickSSL Premium is a domain validated certificate. These certificates will deliver the "https://" label along with encryption, but if a customer clicks on the padlock to investigate further into the company behind a web site, they will not find that information in a domain validated certificate.

Organization validated SSL comes with all the elements found in a domain validated certificate plus authentication that the company or organization claiming the web site is a confirmed legal entity and a physical location for that entity has been confirmed. If a web site visitor clicks on this type of certificate, they will find information on the company or organization sponsoring the web site. In the case of GeoTrust, with this level of certificate, the GeoTrust seal itself will display the name of the organization that has been authenticated for that web site. GeoTrust's True BusinessID SSL is an organization validated certificate.

For e-commerce sites that process credit card transactions, Extended Validation is ideal. Not only does it deliver all the functions of an organization validated certificate, it triggers highly visible security indicators in the browser of your web site visitors. Namely, in high-security browsers, the bar turns a very noticeable green and displays the name of your organization and the certificate authority who issued your SSL. Many web businesses have reported a noticeable increase in completed transactions as a result of implementing an Extended Validation SSL certificate. This level of SSL requires a more rigorous vetting process and may take up to several days to process. You can get these features with the GeoTrust True BusinessID with EV certificate.

Whether you decide to build your own site or use third party e-commerce tools, you will still need to go through an authentication process for the type of SSL certificate you decide to use. Depending on the type of validation required by the CA, it can take anywhere from a few minutes to a few days to receive your SSL certificate. Even though the different levels of validation may seem complicated, SSL providers like GeoTrust make the process of obtaining an SSL certificate easy and straightforward.

#### Still Curious About SSL?

If you'd like to learn more about SSL security and how it works, check out GeoTrust's SSL 101 Guide available at [www.GeoTrust.com](http://www.GeoTrust.com).

	Domain Validation	Organization Validation	Extended Validation
<b>Authentication type</b>	CA verifies the right of the applicant to use a specific domain name.	CA verifies the right of the applicant and organization to use a specific domain name, as well as the legal existence and location of the organization associated with the certificate.	CA verifies the right of the applicant to use a specific domain name and conducts a thorough vetting of the applicant that includes confirming the legal existence of the organization and its location, as well as checking that the identity of the applicant matches official company records.
<b>Issuance time*</b>	Within minutes	One to two days	One to 10 days

\*Issuance times vary between providers. The issuance times represented in the table reflect the time required to issue GeoTrust SSL certificates.

## Spreading the Word About Your Online Business

You've built a slick, easy-to-use e-commerce site with top-notch security. Now it's time to spread the word. Drawing customers to your site is the final task in creating a successful online business. Luckily, your site exists in a marketplace where news about new products and services spreads like wildfire, and advertising campaigns can reach the far corners of the world. Since you have an online business, the internet is one of the best places to advertise your company, and there are a million ways to do it.

Social networking sites are the easiest and possibly most effective ways to market your new e-commerce site. Facebook boasts more than 500 million active users,<sup>5</sup> and small businesses and large corporations alike have rushed to take advantage of the site's immense popularity. Many companies now have their own Facebook pages and Facebook "fans." Creating a page for your business is easy. In fact, the main page of the Facebook web site has a link to create a business page.

Once your business page is created, you can start collecting fans. Begin with a few of your customers and then branch out. If you have your own account, you can suggest your friends become fans of your new business. As your network grows, you'll gain access to more and more potential customers. Using Facebook status updates and wall posts, you can announce special events, sales, coupon codes, and more. The same strategy will work with many other social networking sites and before you know it, you'll have drummed up a lot of interest in your site.

"Traditional" online advertising can also work wonders. You can work with services like Google Adwords or Microsoft adCenter to be included in "sponsored" search results. With this type of advertising, you can bid on keywords that are closely related to your products or services. If you bid enough money, your site will appear at the top of the search results page in a section for sponsored results when users search for those particular keywords.

These services will also place your ad on web sites based on the content of those sites, a method called contextual advertising. If you sell a new energy-saving LED light, for instance, contextual advertising will place your ad on blogs about green living.

You may also be able to advertise your site with email campaigns, but this doesn't mean you have to become a spammer. Specialized internet marketing companies have access to lists of people who actually want to receive marketing email, and more importantly, people who may be interested in your site.

Finally, you can launch a public relations campaign. Press releases are a great way to get blogs, review sites, and news organizations interested in your site. You can write your own content, or use the help of a PR agency. If you're a good writer, then crafting your own press release will work just fine. However, PR agencies do have a distinct advantage: These firms have established relationships with media outlets, so a release from a well-known PR agency is less likely to get lost in a blogger or reporter's email inbox.

## **Conclusion**

Building, securing, and promoting an e-commerce site is a lot of work, but the rewards can be tremendous. In the online marketplace, a startup can turn into an international sensation overnight.

This kind of success only comes with proper planning and execution. Build a clean, easy-to-use site, secure and authenticate it with a credible SSL provider like GeoTrust, and promote it online using popular tools and tactics that have a proven track record. If you follow these simple rules of thumb, your site will be well on its way to success.

## SSL Products from GeoTrust

GeoTrust offers a range of reliable low-cost SSL certificates to meet your individual needs:

- **GeoTrust® True BusinessID with EV** – Get the credibility of a well-established SSL provider, the green address bar, and a dynamic trust seal from GeoTrust at an affordable price
- **GeoTrust® True BusinessID** – Get name brand SSL that authenticates your business identity along with a dynamic trust seal at an affordable price
- **GeoTrust® True BusinessID Wildcard** – Protect unlimited subdomains with reliable SSL from a certificate who maintains a reliable, industrial-class data center
- **GeoTrust® QuickSSL® Premium** – Get inexpensive basic SSL encryption from GeoTrust's fast and convenient issuing system
- **GeoTrust® Enterprise SSL** – Purchase SSL certificates in bulk and issue them on-demand

## Contact Us

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