

Payment Services

E-commerce and online shopping continues to grow at a phenomenal pace. To take advantage of it, you need to offer your customers complete security within a seamless process when making transactions on your website.

What is it?

Our Payment Services solution interfaces to your website to allow you to conduct secure transactions with your customers online. There are three main components to a true e-commerce solution:

1. A secure (encrypting) web page using a digital certificate to gather transaction information such as customer credit card details.
2. A shop, shopping cart or online store built as part of your website. This is a software application that tracks items bought (and in what quantities), and calculates prices and applicable tax before producing an invoice and placing the order for the customer.
3. A connection to a credit card processing facility to confirm the card is valid and has available credit.

With all the above in place the customer's card is then debited for the correct amount using your own credit card processing merchant ID to ensure funds for each purchase go into your account and to receive a transaction confirmation code.

How does it work?

As part of your web development project, your development partner will build or incorporate a shop package. When you come to OneSquared for hosting services of your site we will make available our payment services.

The most important feature of any payment service is security and reliability. With less reputable services, your customers may be vulnerable to "hackers" accessing credit card or bank account details.

OneSquared's payment services remove this vulnerability by ensuring that all data sent between you and your customers is encrypted using a Web Server Digital Certificate. This appears on your website and is a visible sign to your customers that their credit card and bank details are protected during any transactions they make with you.

The OneSquared service also provides reliable connectivity to trusted banking partners to allow you to use your merchant ID to process transactions.

Whenever a customer begins a transaction with a secure website, their browser authenticates the identity of the website using the web certificate. From here, we use your merchant ID and our connection to the payments/banking gateway to verify the card and that there is available credit. The user then requests the transaction to be completed and we submit it to the bank for processing. If you use our shared digital certificate service, your customer will be directed to OneSquared's secure transaction page during any transaction and then back to browsing your website when the transaction is complete.

An added feature of the OneSquared service is its ability to process transactions in a number of foreign currencies to cater for international customers.

Is it right for me?

Our payments services are ideal for businesses wanting to offer robust web-based financial transactions while ensuring their customers' security is not compromised.