

## Payment Gateway

### Selecting a Payment option for your e-commerce website

Asia Pacific Direct can integrate your website with a variety of payment options, depending upon your requirements. There are primarily two types of payment options that are quite common among e-commerce website – either with Bank Payment Gateway, or through a Third Party Payment Service.

#### Bank Payment Gateway

- To be able to accept credit card payments for your e-commerce site, you first need to apply for a merchant account. There are many different banks (St George, ANZ, National Australia Bank, Westpac, Bank SA, CBA, Bank West etc) in Australia that offer merchant account facility for accepting direct payment from your website.
- Usually there is a set-up fee, and then ongoing monthly fee which can be offset by achieving a minimum level of transaction volume every month.
- Getting a Merchant Account can take somewhere from few days to 14 days, depending upon how quickly you can satisfy the requirements laid out by the gateway provider. Generally speaking, in most cases the banks will require a list of things from you before a merchant account can be approved and set-up. Some of the key information that banks look for are:
  - Do you have a viable business plan?
  - What type of products/services are you selling?
  - Do you have appropriate privacy policy?
  - Do you have proper security on the site if the card details are collected on your site (otherwise the security in many cases is provided by the payment gateway site)?
  - Do you have a refund policy? Etc.
- If you already have a merchant account with the bank, or you use an EFTPOS terminal, you may be able to get payment gateway for your website much quicker as long as you have a good history with the bank you have a relationship with.
- Once your Merchant Account is approved by the payment gateway, you will receive integration details for your site. Unless you are familiar with the website programming, you may need to use your website developer (such as Asia Pacific Direct) to complete the integration of the payment gateway with your website.
- Once the payment gateway is integrated with your website, it should be properly tested to ensure that the settings are working as expected. If the payment gateway is integrated correctly, the website user should be able to transact on your website smoothly, and once the transaction is approved (which should happen instantaneously), the payment should be delivered into your nominated account generally within 24 hours.
- If you are accepting card details on your own site, then you will also need to install SSL (Secure Socket Layer) certificate on your site, to ensure that the card information collected is secure. The method may be more appropriate in cases where you wish to have your own branded pages throughout the check-out and payment process. In such case, the card and customer details are passed onto the payment gateway in the background, so customer feels that they are always on your website.

#### Third Party Payment Service

- A third party payment service is an independent payment company which can process your card payments without a merchant account or a bank gateway. Some examples of third party payment companies are PayPal, WorldPay, Paymate and Stratapay.
- Transaction fees are generally higher in comparison with the Bank Payment Gateway in this type of payment method. One significant benefit of using this method is that you can offer a lot more options to your customers in terms of what payment vehicle they wish to use, including B-Pay and recurring payment options. Once the payment is successfully approved, the funds can be transferred into your nominated account within one to two days time.
- Third party payment service providers would generally charge their fees as a percentage of the total transaction value, which can range from low 1% to as high as 3%. The third party will accept most major

- card types and you will receive the funds in a nominated account within 24 to 48 hours on average.
- To get one of these payment options for your site, you usually have to apply online with your requirements.

APD cart, and other custom built e-commerce websites by Asia Pacific Direct can be integrated with any types of commercially available payment gateway or third party payment services. If you expect high number of transactions, then perhaps going with the Bank Payment Gateway may be more cost effective in a longer term. But if you are starting small, and want a quicker approval, you may be better going with the third party payment service. Ideally if you can offer both options to your customers, which will ensure that your customers have a wider range of choices when purchasing goods or services on your website.



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