WordPress and eCommerce

A match made in heaven?



\$165.4 Billion



merchant accounts

inventory

security

PCI Compliance

eCommerce is hard!

payment gateways

shopping carts



ssl certificates

Today's Outline

- √ Onsite vs. Offsite Payments
- ✓ Processing payments with gateways
- √ Encryption certificates / PCI Compliance
- √ WordPress Security Tips
- √ Plugins and third party selling solutions



On Site or Off Site?

OFF SITE:

- √ Extra Checkout Steps
- √ Can be more confusing
- ✓ No SSL
- √ No PCI compliance certification



On Site or Off Site?

ON SITE:

- √ Extra Setup Steps
- √ Seamless Checkout Process
- √ Website requires SSL certificate
- √ Merchant required to certify compliance



Payment Gateway

√ a service to process payments online



Paypal



Paypal Standard

Customer leave a website to enter payment and does not return to the site. No setup work.

Express Checkout

Customer jumps to PayPal to enter payment details and returns to order. Little setup work.

Website Payments Pro

Seamless checkout on website. Customer never leaves store. Lots of additional setup work.

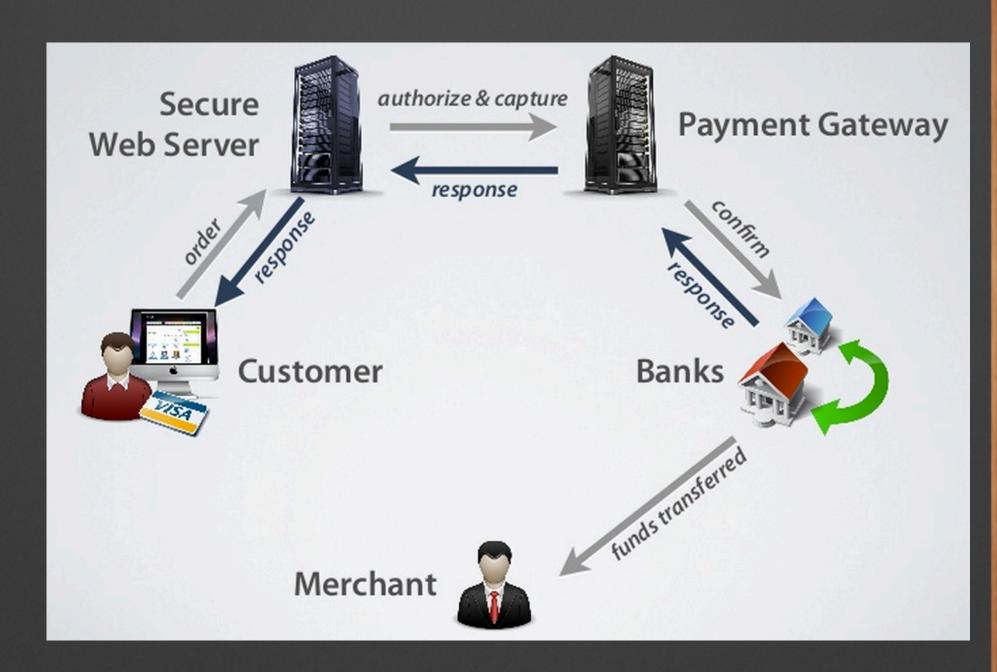


Payment Gateways

- ✓ PayPal
- ✓ Authorize.net
- √ CyberSource
- √ FirstData
- √ Plug 'n Play



Credit Card Payments





Merchant Accounts

- √ a special type of bank account for accepting payments from credit or debit cards
- ✓ an agreement between the merchant, the bank and the payment processor



Merchant Accounts Costs

- √ Discount Rates:
 - ▼ Three Tiered Pricing
 - ✓ Qualified Rate
 - √ Mid-Qualified Rate
 - √ Non-Qualified Rate



Merchant Accounts | Costs

- √ Authorization Fee
- √ Statement Fee
- √ Monthly Minimum Fee
- ✓ Batch Fee

- √ Customer Service Fee
- ✓ Annual Fee
- √ Early Termination Fee
- √ Chargeback Fee



Encryption

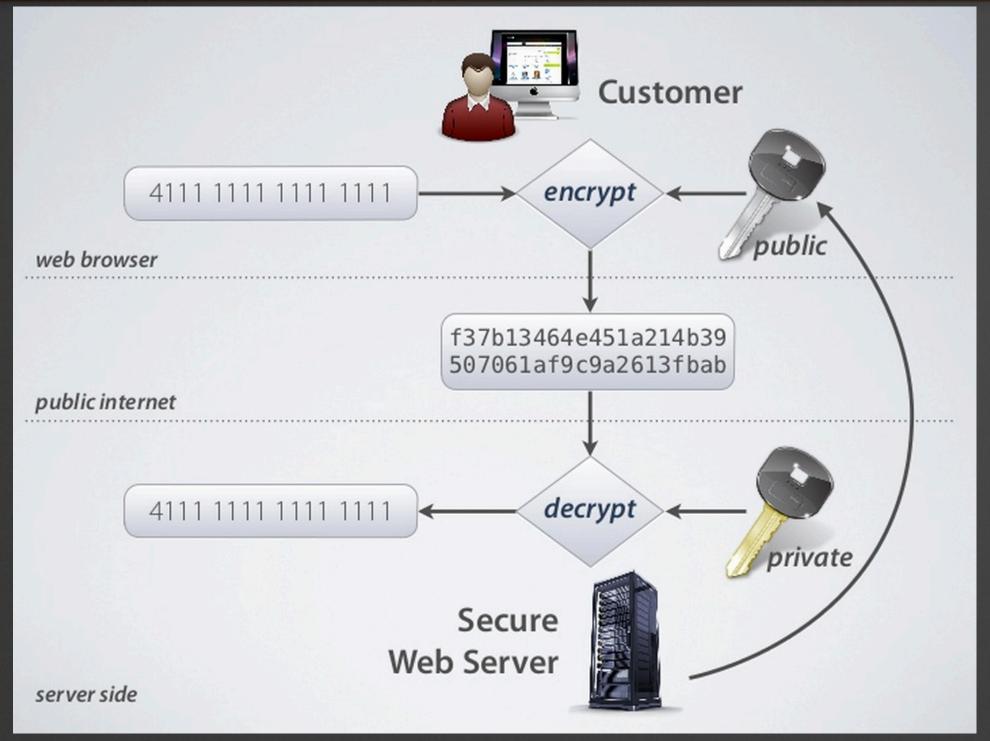
- √ the process of making data unreadable to anyone without "special knowledge"
- √ "special knowledge" is the key



SSL Encryption

- ✓ Garbles the browser to server communication over the Internet
- ✓ Browser uses the public key in the certificate to encrypt information before sending it to the server
- ✓ Server uses a private key to decrypt information from the browser







SSL Certificate

√ a specialized electronic document certifies a public encryption key to an identity



SSL Certificates | Buyers Guide

- √ Ongoing costs between \$50-\$1500/year
- √ 3-4 Certificate Types
 - √ Single Domain
 - ✓ Multiple subdomains
 - √ Wildcard subdomains
 - ✓ Extended Valiations



SSL Certificates | Buyers Guide

- √ Vendors:
 - √ Verisign (costly)
 - √ Comodo (moderate)
 - √ GoDaddy (cheap)
 - √ Network Solutions (cheap)



PCI Compliance

✓ 12 requirements for any business that stores, processes or transmits cardholder payment data.



Build and Maintain a Secure Network

Requirement #1

Install and maintain a firewall configuration to protect cardholder data

Requirement #2

Do not use vendor-supplied defaults for system passwords and other security parameters



Protect Cardholder Data

Requirement #3

Protect stored cardholder data

Requirement #4

Encrypt transmission of cardholder data across open, public networks



Maintain a Vulnerability Management Program

Requirement #5

Use and regularly update anti-virus software

Requirement #6

Develop and maintain secure systems and applications



Implement Strong Access Control Measures

Requirement #7

Restrict access to cardholder data by business need to know

Requirement #8

Assign a unique ID to each person with computer access

Requirement #9

Restrict physical access to cardholder data



Regularly Monitor and Test Networks

Requirement #10

Track and monitor all access to network resources and cardholder data

<u>Requirement #11</u>

Regularly test security systems and processes



Maintain an Information Security Policy

Requirement #12

Maintain a policy that addresses information security



Whew, are we done yet?



Use a Strong Password

Your first line of defense against would be hackers



Avoid using the 'admin' account

Setup a different admin account with another name



Hide your database tables

Change your table prefix from wp_ to anthing else!



Update Everything

Keep WordPress, your theme and plugins up to date



Backup Everything

Always make regular backups: files and db



eCommerce Tools for WordPress

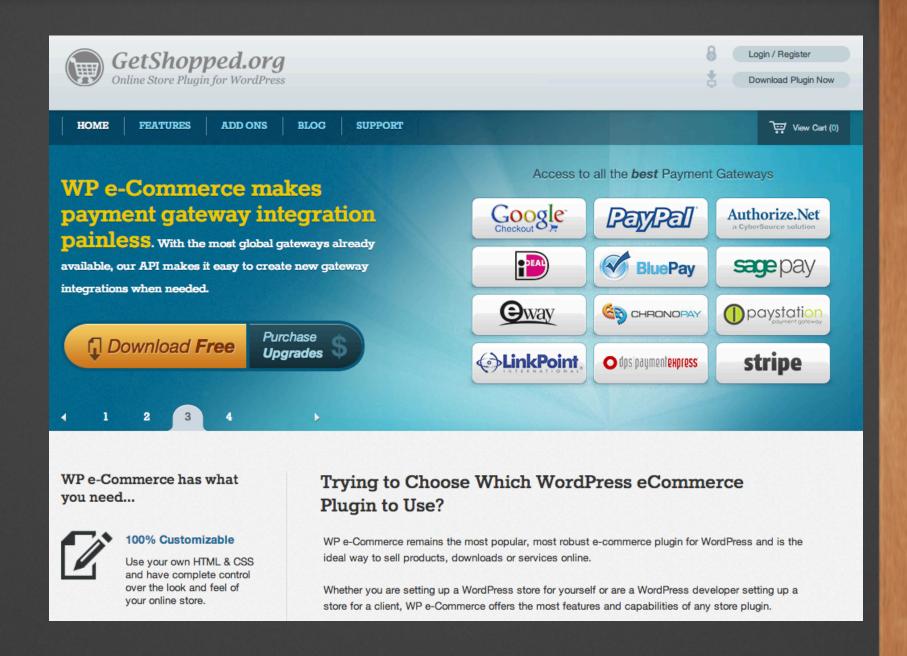
√ What's out there?



WP eCommerce

- √ Oldest and most widely used
- √ Physical & digital products
- √ Shipping options
- √ Marketing tools
- √ Free + Paid add-ons (\$10-\$195)



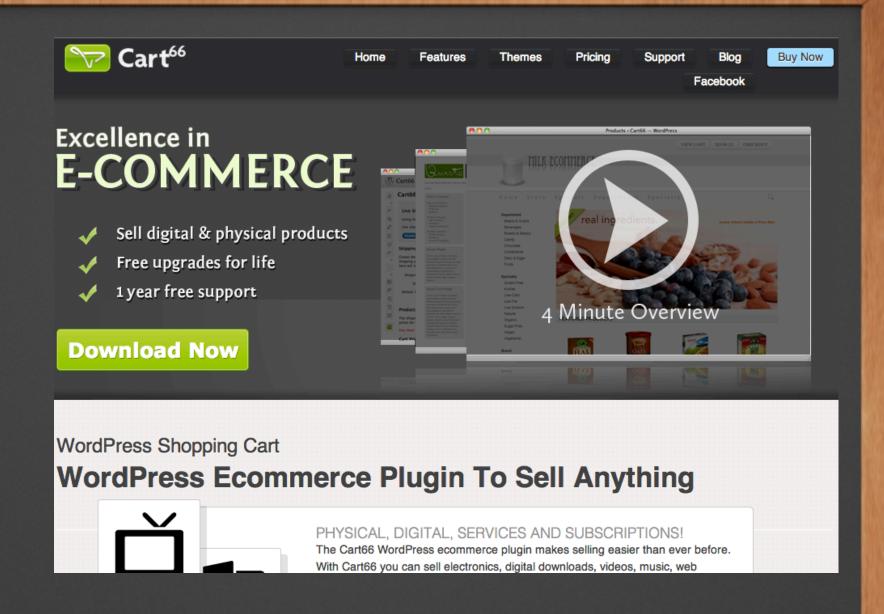


getshopped.org

Cart66

- √ Newest solution
- √ Uses [shortcodes]
- √ 7 payment solutions
- √ Subscriptions & Membership
- √ Free Lite Version or \$89-\$399/year

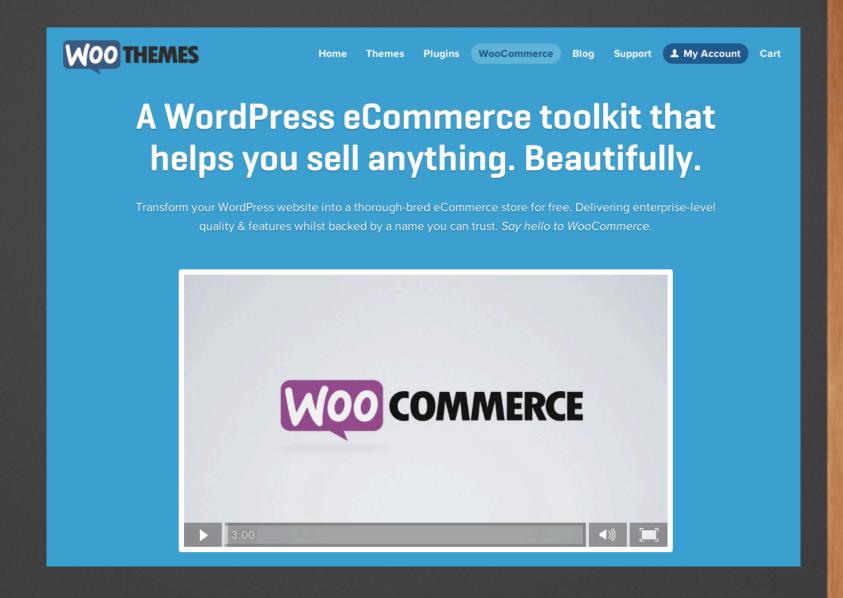




WooCommerce

- √ Great reporting
- ✓ Marketing and promotion
- √ Hundreds of extensions
- √ Customer friendly checkout
- √ Free with paid extensions



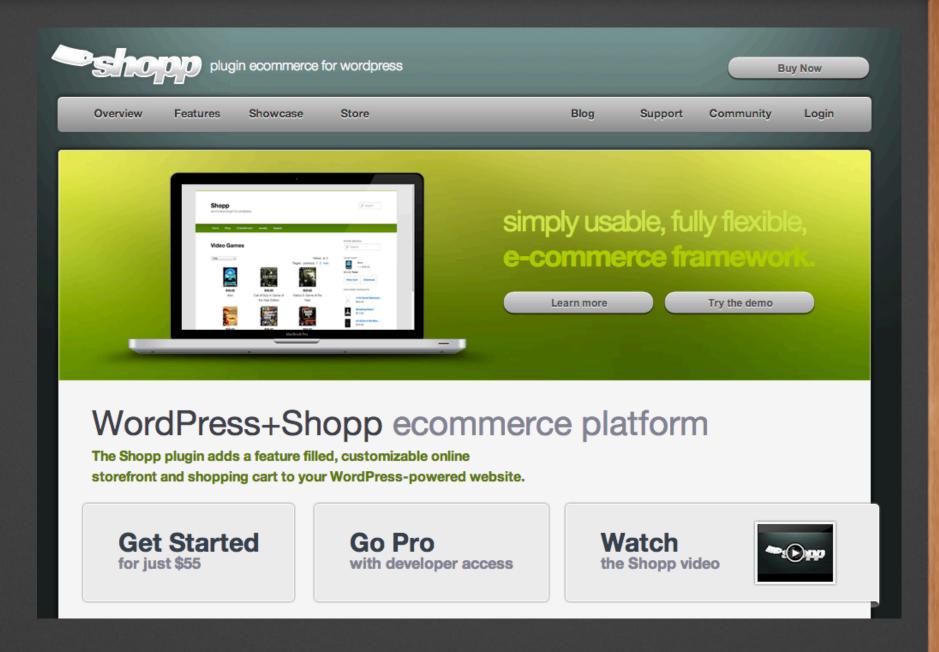


woothemes.com/woocommerce

Shopp

- ✓ Popular solution
- √ 18 payment gateways
- √ 10 shipping options
- √ 200+ template tags
- √ \$55 or \$299 with \$25 add-ons





shopplugin.net

MarketPress - WordPress eCommerce

- √ Simple and stylish
- √ Handful of payment gateways
- √ Sell real objects or digital downloads
- √ Multisite & BuddyPress Compatible
- √ Free or Pro (\$19)





e-junkie

- √ Third party solution
- ✓ Includes affiliate managment
- √ Google Analytics tracking
- √ Start selling for \$5/month





e-junkie Set Up

- ✓ Put your content on a password protected page on WordPress
- ✓ Create a message for people to go to that link and enter password in e-junkie
- √ Generate shopping cart buttons and put on your site
- ✓ Sit back and watch the digital product sales come in



Live Demo



WordPress Developer Training

✓ Retails for: \$999

√ Exclusive Offer: \$499

√ Use coupon 'halfoff'

Must Register before Monday!





To join the advanced training, register now: http://YourWebsiteEngineer.com/awdt