

E-Commerce Payment Gateway

Payment Gateway is an online **payment** processing technology which helps businesses to accept credit cards and electronic checks. In other words, payment gateways are “Manin-the-middle” which are located between e-commerce platforms and clients.



A payment gateway allows you to –

- Make and take payments quickly and easily.
- Keep your customer's data (information) and money secure.
- Gain trust of your customers, so they are willing to hand over their money.

To choose the right payment gateway, you should follow the following guidelines –

- You should finalize that payment gateway which is supported in your country, not all them operate globally.
- You should check what payment gateways are supported better from your ecommerce platform. For example, PayPal gateway is fully supported by Magento because the same group have created them.
- Payment gateway should be of 3.0 PCI data security standards.
- Do you need payment gateway and merchant account or an all-in-one payment service provider?

- You must see the charges and fees that will be deducted per transaction.
- What payment method do they support? For example, VISA is a payment method, Master Card is another.
- Do they support your type of business? For example, some of them don't deal with businesses that sell adult materials, betting, gambling, firearms selling, narcotics, etc.



Most Popular Payment Gateway Providers

Following is the list of the most widely used and popular payment gateway providers along with a brief history about them.

- **PAYPAL** – You can find all the terms and conditions of their business model on their URL – <https://www.paypal.com/>. PayPal is one of the longest established and probably the best-known service for transferring money online.
- **Amazon Payments** – The URL of this immensely popular payment gateway provider is – <https://payments.amazon.com/>. It was created in 2007, Amazon Payments provides your customers with the same checkout experience they get on Amazon.com
- **Stripe** – The URL of this payment gateway is – <https://stripe.com/>. No monthly fees, no extra charges for different cards and different payment methods, also for different currencies. Stripe also offers a great API (Application Program Interface) as well.
- **Authorize Net** – The URL for this popular payment gateway provider is <https://www.authorize.net/>. It is among the most powerful and well-known payment gateways. It is well-supported by e-commerce WordPress plugins.
- **2Checkout** – The URL for this payment gateway provider is – <https://www.2checkout.com/>. 2checkout is one of the most simple and affordable credit card gateways.

In the next chapter, we will understand how to create a small business website.

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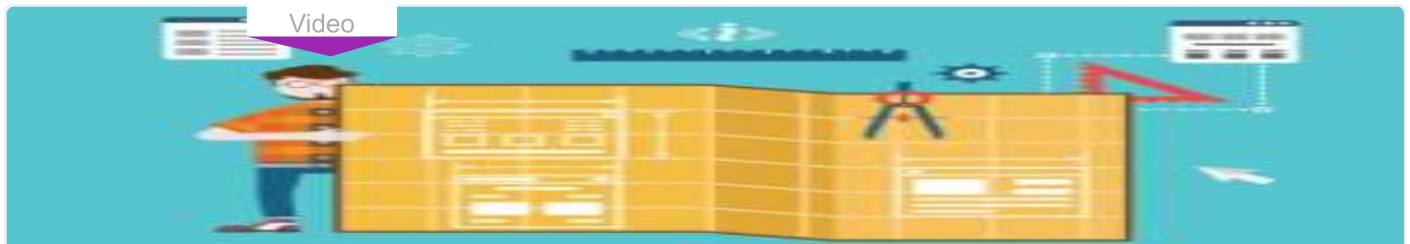


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