

Everything you need to know to create an E-Commerce Web Site

InterBiztech Solutions Limited

'eBusiness for All Seasons'

<http://www.interbiztech.com>

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Introduction: The Elements of E-Commerce

Your business may be small—but the Internet lets you think big. Whatever product or service your business offers, the Internet levels the playing field and lets you compete with bigger businesses, reaching customers around the world who can conveniently buy from you 24 hours a day.

But in the competitive world of the Web, growing your business and increasing your profits online requires some careful planning. For every successful e-commerce businesses, there are dozens that fail by not addressing basic risks and pitfalls along the way. So to take full advantage of the e-commerce opportunity, make sure you base your Web business on a solid foundation that covers every element of e-commerce:

Establish your identity. The right domain name, or URL, can make the difference between a memorable e-commerce identity and getting lost in the online crowd.

Find the right online home. For brick-and-mortar stores, location is everything. Your e-commerce business needs the right home, too. Purchase and set up your own Web server, or find a home for your site with the right Internet Service Provider or Web host. InterBiztech can help. Our servers are located in a top-tier ISP with four levels of redundancy to ensure maximum network uptime. All backbones and local loops run at speeds of 155 Mbps or higher provided by premier data communications companies such as AT&T, MCI and Quest and Level 3.

Build an attractive storefront. With the right tools, creating a Web site is easier than ever—but with the help of well experienced and professional designers from InterBiztech, your site will not just be attractive, it will also be easy and fun for customers to navigate. And that means more sales for you.

Let customers know they can trust you. In the anonymous world of the Internet, customers will communicate private information, like credit card numbers or phone numbers, to your e-commerce site only if they're sure your site is legitimate and the information they send you is protected. Make sure your site is secure—and that your customers know it. InterBiztech create shops secure with latest security technologies, including 128-bit SSL Encryption and Verify by Visa.

Make it easy for customers to pay you. You can set up your site so customers can pay by simply keying in a credit card number. But then how will you process that transaction? Make sure you not only offer customers a variety of convenient payment methods, but that you can process them all. InterBiztech enable its clients to integrate their shops with any Payment Gateway Providers¹. This will provide shop owners with the flexibility to a wide range of payment processing choices, currencies and card acceptance.

Let the world know about your site. A memorable domain name, a great-looking design, and top-notch products and services can make your site successful only if customers know about it. Don't neglect promoting your site to drive traffic to it. Clearly, building the elements of e-commerce into your Web business is a big job, but it's too important to ignore if you want your e-business to grow and thrive. InterBiztech can help. InterBiztech offers a complete set of solutions that help you easily handle every step of the e-commerce process. Just take the following steps to ensure that your e-commerce business gives you the competitive edge.

¹ Payment Gateway with a HTTP Interface and a call back mechanism.

I. Step One: Establish Your Online Identity with the Right Web Address

The first step toward e-commerce is selecting the name of your site. Your Web address (also called a URL—Uniform Resource Locator— or “domain name”), tells customers who you are and how to find you on the Internet. It is the core of your Internet identity—your online brand. And because no two parties can have the same Web address, your online identity is totally unique.

A. What’s In a Name?

Quite a lot, actually. Remember that not only does your domain name tell customers exactly how to find your business on the Web, but also it communicates and reinforces the name of your business to every Web site visitor. It can also be used as part of your email address to establish your online identity.

Keep these tips in mind before you choose:

Make it memorable. “Amazon.com” is much catchier than “booksonline.com.”

Describe your business. Another approach is to simply and logically describe your business. “Flowers.com” works perfectly for a florist. And if you are setting up an online presence for an established business, keep the name of your site the same as the name of your business.

Keep it short. The best domain names are those that customers can remember and type into their browsers after seeing or hearing them only once, so complicated strings of words like “onlinecdstore.com” don’t work as well as a simple phrase: “cdnow.com.”

B. How to Get and Manage Domain Names

Once you’ve decided on your Web identity, the next step is to determine if it is available and then register it with a domain name “registrar.” Registering is easy and inexpensive, so do it as soon as you’ve decided on your domain name to make sure you get the name you want. InterBiztech provide a wide range of comprehensive services which include domain registration and hosting services. Many businesses register a number of variations, just in case they want to use them later—or to avoid the risk of competitors obtaining similar names. A Scandinavian financial service company, for example, recently spent more than \$1 million to register 3,080 domain names (*Business 2.0*, August 22, 2000, p. 32). You also may want to register common misspellings so that all customers who incorrectly type your address still find their way to your site instead of receiving an error message.

E-commerce businesses most often register a name with “.com” as the domain name extension (the letters after the dot; also called a top-level domain, or TLD), but often also register their names with “.net” and “.org” (for “organization”). Other suffixes include “.tv” and “.edu” for schools and universities. The Internet Corporation for Assigned Names and Numbers (ICANN) recently announced seven new TLDs— .biz, .info, .name, .pro, .museum, .aero, and .coop.

1. How to Buy an Existing Domain Name

What happens if the domain name you want is already registered? You can either choose another name or buy your first choice from whoever got it first. The fact that the name you want has already been registered doesn't necessarily mean it is not available for sale. You can easily find out whether a domain name that has already been registered is for sale by checking out marketplace site such as <http://www.greatdomains.com>.

2. How to Register Domain Names Worldwide

The Internet is global —shouldn't your business be, too? Registration of multiple domain names for use around the world protects your intellectual property, brand name, and trademarks against infringement by global cybersquatters. If you plan to do business in other countries, you can register country-specific Web addresses (in country-specific TLDs such as .ita for Italy and .uk for the United Kingdom) with InterBiztech Domain Registration Service. InterBiztech take care of the administrative and technical details for your domain registration and provide you a simple way to register and host a domain, with complete peace of mind.

Once you've established your Web identity by selecting and registering your domain names, it's time to build your site.

II. Step Two: Build a User-Friendly Site

With a domain name in place, you're ready to start building your e-commerce storefront. But before you begin, take some time to plan.

A. Plan Your Site Carefully

First, identify clear marketing goals for your site, such as generating leads, building a database of potential customers' names and e-mail addresses, or putting a product catalog online to save the time and expense of printing and mailing. Quantify your objectives—such as increasing sales by 15 percent—so you know whether or not your site is successful.

Then, figure out what your potential customers need to know before buying your products and services. This might include:

- An overview of your company, its products and services, and their applications
- Complete product or service descriptions, including features, key benefits, pricing, product specifications, and other information, for each product or service
- Testimonials, case studies, or success stories so customers can see how similar individuals or organizations have worked with you
- An FAQ section that anticipates and answers customers' common issues

Plan the structure of your site, focusing on making it easy for customers to learn what they need to know, make a purchase decision, and then buy quickly. Create a site map that outlines every page on your site from the home page down and how customers get from one page to the next. Use tools that quantitatively measure site activity—where customers are clicking, how often, and whether they end up purchasing—and then compare the results with your goals.

B. Choose the Right Site-Building Tools

With a solid plan in hand, you're ready to start constructing your e-commerce site. Due to budget limitation, many e-commerce businesses create their own site with general "Off-the-shelf" web design software. However many of these software require in-depth HTML and programming knowledge and, while others provide only limited web templates for very general customization which could make the online shop very impersonal.

InterBiztech offer cost-effective professional graphics design and webpage authoring using contemporary technologies to suit the needs of individual shop owners. Combining with its wide range experience in integration of front-end shop design with backend application systems, online shop will not only looks great, but it will be fun and easy for your customers to purchase from your shop.

C. E-Commerce Site Design Tips

Following these basic guidelines will help make your site not only attractive, but also easy for customers to use—and that means easy to buy from you.

1. **Carefully examine your own favorite e-commerce sites.** Creatively adapting the most compelling marketing and design techniques will enhance your site's effectiveness.

2. **Your home page is your site's—and your business's—online front door.** It's essential that it make a good first impression on visitors. Make sure it clearly presents the following basic elements that customers are always likely to look for:

Your company name, logo, and slogan, prominently displayed. Take full advantage of the opportunity to showcase your brand identity.

A link to an "About the Company" page for customers to quickly learn who you are and what your business offers.

A site menu listing the basic subsections of your site. Keep this menu in the same place on every page throughout your site to make it easy to navigate.

A "What's New" section for news, announcements, and product promotions. Frequently updating this area will encourage customers to return often.

Contact information. Don't make it difficult for visitors to find your phone number, e-mail address, mailing address, and fax number.

Your privacy statement, clearly describing your business's policy for protecting customer's personal information.

3. **Make it easy for customers to explore your site.** As you build your site, try to minimize the number of clicks it takes the customer to go from your home page to actually being able to click "buy" and checkout. Four to six is a useful rule of thumb. Make sure links make sense, so customers know what to click to find what they're looking for. Don't make your navigation buttons or links too dominant an element in your site design: instead, focus on product information.

4. **Keep things simple.** Don't fill up your site with graphics, animations, and other visual bells and whistles. Stick to the same basic color palette and fonts your company uses in other communications, like your logo, brochures, and signage. Ensure that images and graphics serve to enhance, not distract from, your marketing goals. Make sure your text is easy to read—black letters on a white ground may not be terribly original, but they are easier on the eyes than orange type on a purple background.

5. **Keep download times short.** Test pages to make sure they're not too overloaded with graphics that slow load times—and minimize the size of your images when possible. According to the Boston Consulting Group in *American Demographics* (August, 2000, p 46), nearly half of online shoppers surveyed said they left sites when pages took too long to download. Zona Research estimates that most Web pages take anywhere from 3 to 11 seconds to load, depending on the user's modem and Internet connection (remember: many e-commerce customers shop from home using slower connections). Most users click away to another site or log off if a page takes more than 8 seconds to load, costing e-commerce businesses billions in lost potential revenue.

As soon as you've completed this step, you're ready to put your site on the Internet.

III. Step Three: Set Up Your Web Server

Your Web site is a series of files that reside on a special computer, called a Web server, connected to the Internet. For customers to visit your site, they must actually connect to that Web server via the Internet and view the files. Web servers and the Internet connections that link them to visitors must be fast and powerful enough to quickly respond to all the visitors' requests to view your site.

Many businesses prefer the complete control of purchasing, setting up, and managing their own Web server hardware and software. Other small- and medium-sized ecommerce businesses prefer to turn to an Internet Service Provider (ISP) or Web hosting company, instead of investing in the hardware, software, and infrastructure necessary to get online. For a monthly fee, ISPs and Web hosting companies will connect your site to the Internet at high speed via one of their Web servers, allowing the site to be viewed by anyone with an Internet connection and a Web browser. The host provides your site with space on a server, and also offers Web server software, access to its high-speed Internet connection, tools for managing and maintaining your site, customer support, e-commerce features, and more. For businesses with little or no technical personnel and infrastructure to host their online shop, InterBiztech offer an excellent yet affordable hosting platform to compliment their solution offering.

What to Look for in a Web Hosting Company

Shared hosting or dedicated server? Shared hosting is an arrangement in which your site is housed on the same host server with several other Web sites. This is an economical solution for smaller sites. Paying the host for your own dedicated server, a solution used by larger and busier sites, provides faster access and ensures that your site will be accessible to visitors 100 percent of the time (instead of sharing Web server speed and power with other sites). InterBiztech provides clients with flexibility of both options to host an online shop on either shared or dedicated server.

Hard-disk storage space. Smaller sites may need only 300-500 MB (megabytes) of Web site storage space, while busier e-commerce sites may need at least 6 GB (gigabytes) of space—or their own dedicated Web server. As your site grows, your hosting provider should be able to accommodate you with a range of options. With InterBiztech, hosting plan starts from 300MB up to 12GB (Dedicated Server Plan). And as your businesses grow, InterBiztech enable business to migrate their online shop to a different plan or from a shared server to a dedicated server seamlessly and effortlessly.

Availability. If you run an e-commerce business, your site must be accessible to customers 24 hours a day. Web hosts maximize the availability of the sites they host using techniques like load balancing and clustering. Most hosting providers will only offer minimum distributes on server accessibility, InterBiztech however,

not only to set our goal to provide 100% availability of client servers, if we fall below this goal, affected clients will be issued a credit for their next payment.²

E-mail accounts. E-mail accounts that match your domain name are often available from your hosting company. Unlimited email accounts³ can be provided with any of our web hosting plan.

SSL Encryption: The security of the credit card numbers and other personal information customers send you should be a top concern. Does your hosting company protect your site with an SSL server ID?

System Security Configuration, Monitoring and Regular Auditing: Most of the ISPs or web hosting companies have not employed experienced information and computer security professionals to work on secure configurations of systems, provide regular review and audit as well as continuously monitoring system health and network traffic.

However, InterBiztech could assure our clients in these areas because the recent worms outbreaks and security incidence readily arouse the concerns among the public. Those review and configuration tasks are consulted and implemented by consultants with Certified Information System & Security Professional (CISSP) and Certified Information System Auditor (CISA) to guarantee high standard of system security management and implementation.

Privacy & Database Protection: How companies protect your records? Store them in encrypted format? Which approach will they use to detect any unauthorized changes on the clients' information and their transactions?

Support. A big part of the value of turning to hosting company is that you don't have to worry about keeping the Web server running. InterBiztech not only provide general support, it offer comprehensive application and system maintenance services to provide a complete eBusiness operation solution.

Backup. Apart from general operations, businesses must also beware of the possibility of unexpected accidents such as data collusion or virus attracts. Since the data of the online shop is the soul of your business, backups of your database is essential. InterBiztech understand the needs of eBusiness and provide daily backups on both database and applications.⁴

² If fall below an agreed rate – pre-defined in our service level agreement. Credits are not refundable and can be used only towards future billing charges. Credit percentages will be based on the table listed in the formal hosting agreement.

³ Subject to the availability of web space provided by the hosting plan chosen.

⁴ Subject to the hosting plan chosen.

IV. Step Four: Secure Your Site

With your Internet identity established and your site built and hosted, it's time to turn your online storefront into a thriving e-commerce business. To do it, you must win your customers' trust. Eighty-five percent of Web users surveyed reported that a lack of security made them uncomfortable sending credit card numbers over the Internet. E-merchants who can win the confidence of these customers will gain their business and their loyalty—and an enormous opportunity for grabbing market share and expanding sales.

A. The Risks of E-Commerce

In person-to-person transactions, security is based on physical cues. Consumers accept the risks of using credit cards in places like department stores because they can see and touch the merchandise and make judgments about the store. On the Internet, without those physical cues, it is much more difficult for customers to assess the safety of your business. Also, serious security threats have emerged:

Spoofing—The low cost of Web site creation and the ease of copying existing pages makes it all too easy to create illegitimate sites that appear to be operated by established organizations. Con artists have illegally obtained credit card numbers by setting up professional-looking Web sites that mimic legitimate businesses.

Unauthorized disclosure—When purchasing information is transmitted “in the clear,” without proper security and encryption, hackers can intercept the transmissions to obtain customers' sensitive information—like credit card numbers.

Unauthorized action—A competitor or disgruntled customer can alter a Web site so that it malfunctions or refuses service to potential clients.

Eavesdropping—The private content of a transaction, if unprotected, can be intercepted en route over the Internet.

Data alteration—The content of a transaction can be not only intercepted, but also altered en route, either maliciously or accidentally. User names, credit card numbers, and dollar amounts sent without proper security and encryption are all vulnerable to such alteration.

Denial of Service – Some attackers may target your web site and try to bring it down to interrupt your business.

To take advantage of the opportunities of e-commerce and avoid the risks, you must find the answers to questions like:

“How can I be certain that my customers' credit card information is protected from online eavesdroppers?”

“How can I reassure customers who come to my site that they are doing business with me, not with a fake set up to steal their credit card numbers?”

“Once I’ve found a way to authoritatively identify my business to customers and protect private customer information on the Web, what’s the best way to let customers know about it, so that they can confidently transact business with me?”

The process of addressing these general security questions boils down to these goals:

Authentication: Your customers must be able to assure themselves that they are in fact doing business with you—not a “spoof” site masquerading as you.

Confidentiality: Sensitive information and transactions on your Web site, such as the transmission of credit card information, must be kept private and secure.

Data integrity: Communication between you and your customers must be protected from alteration by third parties in transmission on the Internet.

Proof of communication: A person must not be able to deny that he or she sent a secured communication or made an online purchase.

B. The Trust Solution: SSL Authentication and Encryption

The Secure Socket Layer (SSL), created by Netscape Communications Corporation, has been the standard World Wide Web security protocol for several years. It has proven an effective solution in performing encryption, authentication, and data integrity operations.

Encryption is the encoding of data in order to hide its content from everyone except its intended recipient. The mathematical algorithms used to encrypt data are called ciphers. SSL is a protocol for exchanging encrypted data over TCP/IP networks, including the World Wide Web.

There are two types of ciphers, symmetric and asymmetric. The graphic below represents an asymmetric, public-key cipher.

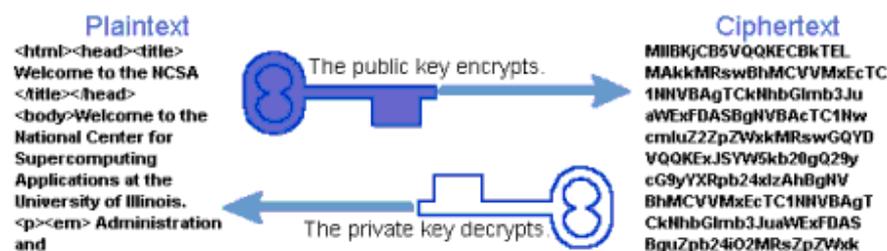


Figure 1: Encryption and Decryption with Public key Cryptography

Public key ciphers require two keys: a public key and a private key. The public key encrypts data, but it cannot decrypt the same data. Only the private key can decrypt data that is encrypted with the public key.

Under this scheme, a web server gives its public key to the client at the beginning of a secure session. The browser then uses the web servers public key to encrypt its next transmission. The server uses its private key to decrypt that transmission. As you can see, the servers private key should be carefully guarded, which is why Stronghold encrypts any private keys it generates by default.

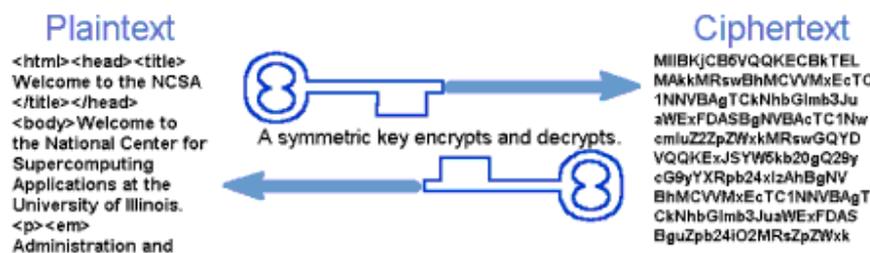


Figure 2: Encryption and Decryption with Symmetric Cryptography

Symmetric ciphers use a single key for all operations. Under this scheme, the sender and the recipient share the same key and use it for both encryption and decryption.

In order for two parties to share the same key, one must communicate it to the other privately. To do so, they use an asymmetric algorithm to encrypt the symmetric key so that it can only be decrypted by its intended recipient.

Symmetric algorithms are faster than public key algorithms, but public key algorithms are required to maintain privacy during the exchange of the faster symmetric keys. To preserve both efficiency and privacy, secure Web transactions begin with a public key exchange, followed by the exchange of a session key that implements a faster, symmetric cipher.

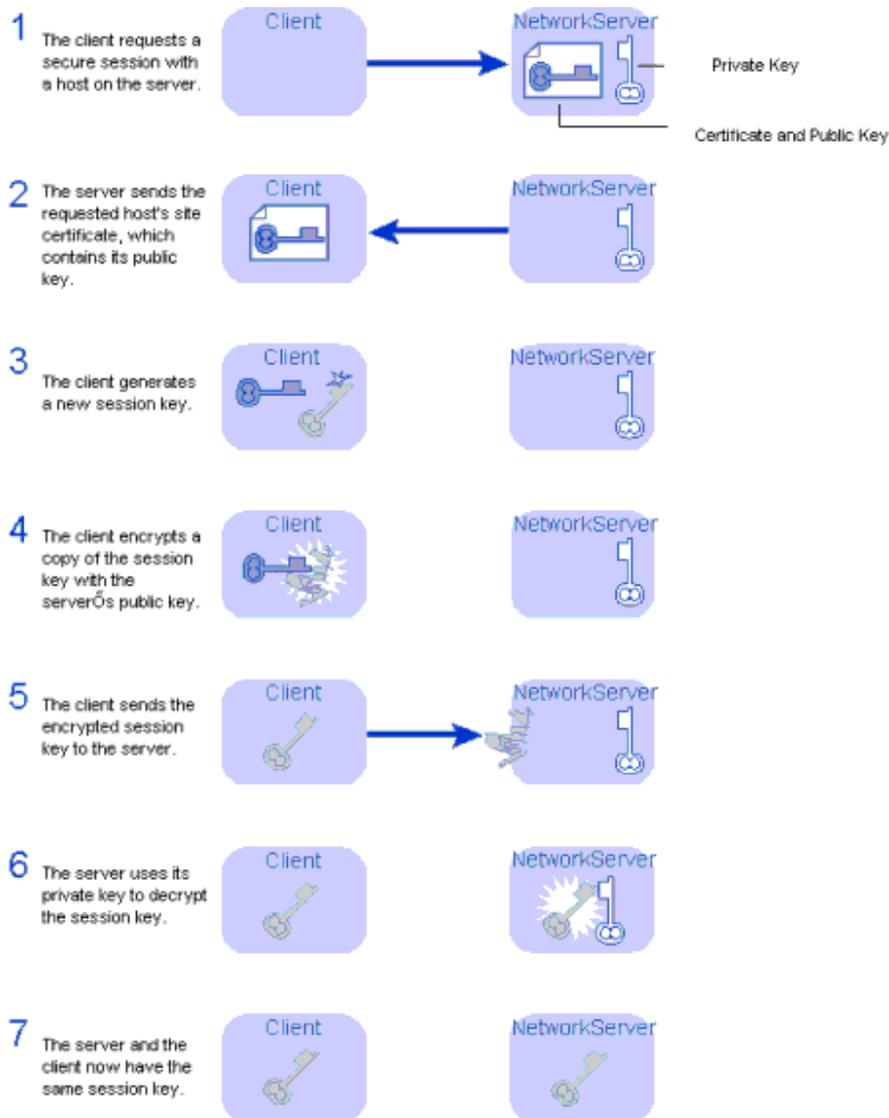


Figure 3: Session Key Exchange

An SSL session may last for one or more transactions, and a session key encrypts all data in the session. Because the session key is encrypted using public key cryptography, the security of the private key in any public key pair is crucial to the security of a site. This is why guarding private key files is critical, through careful checking of files permissions and good passwords.

Without SSL encryption, packets of information travel networks in full view. Imagine sending mail through the postal system in a clear envelope. Anyone with access to it can see the data. If it looks valuable, they might take it or change it. This is why InterBiztech provides wide range of encryption services to our clients so that, your customers know that their transactions are secure and you are who you say you are.

V. Step Five: Accept and Manage All Kinds of Payments

With an SSL-secured site, your customers will have the confidence to purchase your goods and services. But enabling customers to pay you online takes more than just collecting their credit card numbers or other payment information. What will you do with customer payment information once it's sent to you? How can you verify that customer's credit card information is valid? How will you go about processing and managing those payments with a complex network of financial institutions?

You could simply set up a credit card terminal and process orders manually. But why invest the time and effort to build an e-commerce site without taking advantage of the efficiency of online payment processing? To offer a complete e-commerce experience to customers and to efficiently manage payments for your business, you need to implement an "Internet payment gateway" that provides Internet connectivity between buyers, sellers, and the financial networks that move money between them.

A. The Internet Payment Processing System

Before you implement a payment gateway, you need to understand how the Internet payment processing system works. Participants in a typical online payment transaction include:

Your customer: Typically, a holder of a payment instrument—such as a credit card, debit card, or electronic check—from an issuer.

The issuer: A financial institution, such as a bank, that provides your customer with a payment instrument. The issuer is responsible for the cardholder's debt payment.

The merchant: Your e-commerce site, which sells goods or services to the cardholder via a Web site. A merchant that accepts payment cards must have an Internet Merchant Account with an acquirer.

The acquirer: A financial institution that establishes an account with you, the merchant, and processes payment authorizations and payments. The acquirer provides authorization to the merchant that a given account is active and that the proposed purchase does not exceed the customer's credit limit. The acquirer also provides electronic transfer of payments to your account, and is then reimbursed by the issuer via the transfer of electronic funds over a payment network.

The payment gateway: Operated by a third-party provider, the gateway system processes merchant payments by providing an interface between your e-commerce site and the acquirer's financial processing system.

The processor: a large data center that processes credit card transactions and settles funds to merchants, the processor is connected to your site on behalf of an acquirer via a payment gateway.

The basic steps of an online payment transaction using a payment gateway system include the following:

1. The customer places an order online by selecting items from your Web site and sending you a list. Your site often replies with an order summary of the items, their price, a total, and an order number.
2. The customer sends the order, including payment data, to you. The payment information is usually encrypted by an SSL pipeline set up between the customer's Web browser and your Web server's SSL certificate.
3. Your e-commerce site requests payment authorization from the payment gateway, which routes the request to banks and payment processors. Authorization is a request to charge a cardholder, and must be settled for the cardholder's account to be charged. This ensures that the payment is approved by the issuer, and guarantees that you will be paid.
4. You confirm the order and supply the goods or services to the customer.
5. You then request payment, sending the request to the payment gateway, which handles the payment processing with the processor.
6. Transactions are settled, or routed by the acquiring bank to your acquiring bank for deposit.

So how do you implement a payment gateway to process payments on your e-commerce site? Building your own dedicated pipeline to connect all the players isn't a practical option, so for small- and-medium-sized businesses, outsourcing to a payment service provider is the best solution.

B. Set Up Your Internet Merchant Account

After you've selected and set up your payment processing solution, all you need to start accepting online payments is an Internet merchant account with a financial institution that enables you to accept credit cards or purchase cards for payments over the Internet. This includes most banks. Obtaining a merchant account can take anywhere from two days to three weeks

VI. Step Six: Test, Test, Test

You may be eager to launch your e-commerce storefront, but take time to review and test your site thoroughly before going live. You will only have one chance to make a first impression on each new visiting customer, and broken links, incorrect phone numbers, and grammatical or spelling errors diminish the professional polish you're striving for.

Walk through the entire ordering process to test its usability. Is it clear exactly what customers need to do to purchase? Try buying a product: is the page on which you supply payment information secure? Is the payment processed correctly through your payment gateway? Make sure you use both Macintosh and PCs for testing, and different browsers and modem speeds. You want to be able to support even low end systems (i.e., slower computers with a dialup modem line).

Also, don't forget about customer support: it's the key to creating loyal customers. Are you prepared to confirm that a customer's order has been received? Are you ready to follow up with an e-mail message for good measure? A personalized message from a real customer service representative is best, but sending an automatic reply works as well. Set minimum response times and standards for replying to customer questions and concerns, and ensure that your customer support staff is fully knowledgeable about all your products and services, their features and benefits, pricing, and availability.

VII. Step Seven: Promote Your Site

Now, you've established a compelling, secure, and easy-to-use Web storefront for your products and services. It's time to let people know about it. Here are a few tips for driving traffic to your site.

Register your site with search engines. Over 90 percent of Internet users search one or more of the top engines to find what they need. Make sure your business is part of the results when customers look for the products and services you offer. Manually submitting your site to search engines and directories can take countless hours every month. InterBiztech provide search engine submission service with the capability of submitting your site to over 200 search engines and directories, including Yahoo!, Altavista, Lycos, Excite, Infoseek, and more.

Put your domain name everywhere. Brochures, advertisements, business cards, and even hats, jackets, and t-shirts can be effective ways to promote your site and establish your corporate identity. Don't forget to include your domain name in your press release, too.

Advertise. Placing a banner ad on other well-trafficked sites can attract huge numbers of prospective customers—and doesn't have to cost a fortune.

You can also increase your online traffic and sales revenue via online advertising, e-mail newsletters, search engine listing services, affiliate programs, and more. (All provided by InterBiztech as standard modules in its eShop Packages – see <http://www.interbiztech.com/content/eshop.html> for details.)

VIII. Now, Start Selling

With an online identity, a Web host, an eye-catching, professional-looking Web storefront, rock-solid security, easy-to-use payment management, and the right promotions, your e-commerce business is ready to succeed in the competitive world of the Web.

Following these basic steps will help you lay the foundation for a thriving site. And relying on InterBiztech Solution Ltd., for complete end-to-end e-commerce solutions means you have an expert in your corner every step of the way.

To learn more about InterBiztech Solutions' complete range of products, services, and solutions for small businesses, home and home office users, and large enterprises, visit <http://www.interbiztech.com>.