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Module 10

Online payments & e-commerce

Selling your products and services online reaches a wider audience 24 hours a day, and allows you to track your progress, gain insight into what works, and connect with customers in new and innovative ways.

Retail isn't the only industry getting in on the action. Professional services organisations such as law firms and architects are increasingly turning to the web.

In this module, you'll learn how to set up and take payments through your website or mobile device, how to make those payments safe and secure, and why selling online can improve productivity and business outcomes.

PART ONE:

SELLING YOUR PROFESSIONAL SERVICES ONLINE

Part 1: Selling your professional services online

Taking your services online is beneficial to your business.

It's extremely cost effective

There are many tools and resources to help you create an online payment system (for example: YouTube tutorials to setup WordPress websites that integrate WooCommerce and PayPal).

Online payment systems receive and process payments automatically, and they can be free to set up with a commission or a subscription cost..

You can reach a much wider audience

As soon as you start selling online, you're not just reaching local customers, but national and even global customers too.

You can sell while you sleep

A website never closes. Customers can browse and buy anytime, day or night, from anywhere in the world.

Be sure to provide customers with all the information they need to feel safe when they purchase from your site.

1. the customer knows the exact final charge including all taxes and other costs; and

2. the customer is informed about donating or spending money with you, including policies on returns, refunds and complaints, as well as how to contact you quickly with queries or concerns.

It's easy to track what works

Unlike traditional sales avenues, you can get accurate reports to see how customers found your website and what pages are of most interest. Google Analytics allows you to gather information about your customers' age, location, browser and operating system, how long they spend on your site, and much more. This information can help inform the direction of your marketing tactics so you can target the right people and attract new business.

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Part 2: Taking payments online

Online shopping is booming in Australia. It's convenient, fast and can sometimes be cheaper than buying products from traditional bricks and mortar stores. At the same time, many professional service organisations are also reaping the benefits of selling their services online.

Globally, there's been a big rise in online marketplaces like freelancer.com – a space for employers to hire freelancers, and for freelancers to find work.

If you're thinking about moving your service delivery model online, you need to work out what you can offer. For example, an accounting firm could provide a fixed-price tax return service for their clients, while a law firm could offer online consultations about simple legal issues. It's a new way to engage with clients and makes it easy for them to buy online directly from your business.

Store and eCommerce capabilities on your website

Online purchasing via your website requires a store (such as WooCommerce) with a payment processing solution (such as PayPal or Stripe).

The main ways to take online payment:

- Direct debit
- Credit card
- PayPal or Stripe

You may require a web developer to establish the system to receive online payments via your website.

Security

Let people know website security is important to you.

With concerns about online viruses, fake websites and scammers, it's important to make your website secure. Customers want to feel safe when they visit, especially when they make an online payment. Ensure you have a privacy policy that is well publicised and up-to- date with current legislation and best practice.

There are a few things you can do to make your website more secure.

1. Get a commercial strength firewall

A firewall can stop hackers and prevent viruses. Most websites are hosted by third party providers, which will also manage your firewall.

2. Include encryption techniques

This is special code in your site that's virtually impossible for hackers to decode.

3. Use Secure Socket Layer (SSL)

SSL indicates the information customers enter on your website is safe and secure. The icon usually looks like a key, padlock or similar security sign at the top of your browser, along with your web address prefix displaying as https:// rather than the standard http://.

It's also good to state that online payments are protected, rather than relying on the icon alone.

Further resources

If you're thinking about setting up an online store, these resources may help.

All information was current at the time of writing.

Staysmartonline.gov.au - Information about how to prevent data theft and protect your website from hackers.

Woocommerce.com - eCommerce system that uses PayPal or Stripe to receive payments.

Paypal.com/au - Receive payments via PayPal.

Stripe.com/au - Receive payments via Stripe.