Affiliate program

Automated marketing program that allows you to pay others for referring traffic and sales to your website; when other websites place your banner ads or buttons on their site, receiving a referral fee in return when customers make a purchase on your site due to that affiliate link.

Address Verification System (AVS)
Checks to see that the billing address given by the customer matches the credit card. If you opt not to use AVS, VISA and MasterCard will not support your transactions and will charge you an additional 1.25% on those sales. Most merchant accounts come with AVS at no extra charge.

Affiliate
Companies that sell other manufacturers' or retailers' (sponsoring merchants') products on their Web sites. Users select a product at the affiliate Web site, but the sale is actually transacted at the sponsoring merchant's Web site.

API
Application Program Interface: A software interface that lets third-party applications read and write to a system using programming language constructs or statements.

Application
The term is sometimes used in place of "application program," "software," or "program," which are used to process data for the user. Applications also refer to specific areas where computers are applied.

B2B (Business to Business)
A business model for business on Internet. It means e-commerce transaction between two business organizations.

B2C (Business to Consumer)
A business model for business on Internet. It means e-commerce transactions between a business and end-users.

Bandwidth
The amount of data that can be transmitted through an Internet connection in a fixed amount of time, or the rate at which the information can be passed (the connection speed.)

Billing Address
The address to which a Customer's credit card billing statement is mailed. It is used to help verify that the Customer is the actual owner of the credit card he/she is using.

Bookmark
A bookmark is a stored URL set up by the user to a particular Web page. This allows the user to select the bookmark in the future to automatically retrieve that Web page.

Card Verification Code (CVC2)
Numeric security code that is printed on the back of MasterCard credit cards. Requiring this number on order checkouts can reduce credit card fraud and chargeback instances significantly when used in addition to AVS protection.

Card Verification Value (CVV2)
Three-digit security number that is printed on the back of most Visa credit cards. Requiring this number on order checkouts can reduce credit card fraud and chargeback instances significantly when used in addition to AVS protection.

Charge Back
A chargeback occurs when a buyer disputes a transaction with his or her credit card issuer. Among other reasons, a buyer may request a chargeback if:

- An unauthorized party has made a purchase with the buyer's credit card.
- The buyer hasn't received the items he or she purchased.
- The buyer has been charged multiple times for the same order.
- The buyer has other concerns about the validity of the purchase.
- The buyer is unsatisfied with a purchase and hasn't been able to resolve the problem with the merchant.

Click-and-mortar
A store existing online and in the physical world as well.

Cookies
Small files that are automatically downloaded from a Web server to the computer of someone browsing a Web site. Information stored in cookies can then be accessed any time that computer returns to the site. Cookies allow Web sites to "personalize" their appearance by identifying visitors, storing passwords, tracking preferences, and other possibilities.

Commerce Server
A Web server that contains the software necessary for processing customer orders via the Web, including shopping cart programs, dynamic inventory databases, and online payment systems.

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copyright
Copyright is a form of protection provided to the authors of "original works of authorship," including literary, dramatic, musical, artistic, and certain other intellectual works, both published and unpublished. The copyright protects the form of expression rather than the subject matter of the writing.

Credit Card Processing
Once the payment gateway accepts the transaction, this service records the transaction, removes funds from the credit cardholder's account and deposits these into your merchant account.

CVC2 (Card Validation Code 2) & CVV2 (Card Verification Value 2)
VISA and MasterCard implemented a security code feature known as "CVV2" and "CVC2". The security code is a 3 digit code imprinted on the physical credit card, but not embedded or encrypted in the magnetic stripe. The code is a 3-digit number located on the signature strip on the back of Visa and MasterCard cards, after the card number. It is on the front of American Express cards, and it is 4 digits long. These three-digit code helps validate that the cardholder has the card in his/her possession, and the account is legitimate. If you are using a shopping cart, make sure it is capable of collection these numbers.

For Visa, MasterCard and Discovery, the card verification value is printed on the back side of the card. It is the last three digits at the top of the signature panel.

Cookie
A message given to a web browser by a web server. The browser stores the message in a text file. The message is then sent back to the server each time the browser requests a page from the server. The server can use this information to present you with custom Web pages. So, for example, instead of seeing just a generic welcome page you might see a welcome page with your name on it.

Cyber Monday
Cyber Monday" is considered to be one of the biggest online shopping days of the holiday season, and falls on the first Monday after "Black Friday," which is the day after the Thanksgiving holiday in the United States. The term was coined in 2005 by shop.org, the Digital Division of the National Retail Federation.

Cyber Space
The online world of computer networks. The term was coined by science-fiction writer William Gibson in his 1984 novel,*Neuromancer*.

Digital Certificate
Digital certificates are a password protected file that is issued from a Certificate Authority (CA). The CA validates information on a company or person and then issues a certificate. This certificate identifies and provides information such as name, email address, and encryption key so that people can be more certain that the information provided on a Web site is genuine.

Domain Name
The unique name that identifies your website.

Download
To copy files from another computer to your own computer via a network or using a modem.

Drop shipping
The shipping of a product directly from the manufacturer to the customer (in this case the retailer does not carry inventory, making their profit on the difference between the wholesale and retail price.)

E-commerce
Business which takes place between companies using services such as the Internet, Electronic Data Interchange, or Electronic File Transfer. Two companies-the supplier and the customer-can transmit inquiries, orders, invoices, or payments directly through their computer systems.

Encryption
Scrambling of an electronic message (usually e-mail) in a way that only the sender and receiver can read the message

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FAQS
Acronym for Frequently Asked Questions. A set of questions asked rather often about a given topic at a Web site so the site's owners post a list of the queries and answers. The user then can access the FAQs any time they want.

File Transfer Protocol (FTP)
A commonly used method for sending files between two computers over the internet.

Firewall
A system between networks that filters data passing through it and removes unauthorized traffic, thus enhancing the network's security.

Hyperlink
A highlighted, underlined phrase or word on a Web page that can be selected to proceed to another part of the page or even to another Web page.

Hit
This occurs when a Web page is accessed by a user or a program. A "hit" was registered on this particular Web page when you requested to look at it.

Internet Commerce
A term that covers all commercial transaction activity on the Internet.

IP (Internet Protocol)
The Internet protocol defines how information gets passed between systems across the Internet.

Keyword
A word or phrase used in a search engine query, for example, to find Web documents relating to a particular subject.

LAMP
Acronym for Linux, Apache, MySQL and PHP.

Mailing List
A single e-mail address comprised of several different e-mail addresses. An automated software allows you to send e-mail to one address, at which point your message (e.g., a newsletter) is copied and sent to all of the other mailing list subscribers. The list can consist of one, ten, 100, 1000, or more people.

Merchant Account
Allows a business to accept credit card transactions from customers. Merchant accounts are commercial bank accounts set up between a retail business and a financial institution. Funds from customers are deposited into the merchant account.

Meta Tag
A special html tag that provides information about a Web page. Unlike normal HTML tags, meta tags do not affect how the page is displayed. Instead, they provide information such as who created the page, how often it is updated, what the page is about, and which keywords represent the page's content. Many search engines use this information when building their indices.

Payment Gateway
A computer system that acts as a mediator between a merchant account and online storefront. Payment gateway is used in authentication of credit card information and real-time charging from a credit card.

Privacy Policy
A document that explains the merchant's policies for handling customer information. Every website that sells products or collects information of any kind should have a privacy policy on their website.

Real-Time processing
The processing of a credit card transaction immediately after the purchase has been made. Real-Time is the preferred choice for Internet-based merchants.

Recurring Transactions or Fee
A transaction in which a cardholder has given a merchant permission to periodically charge the cardholder's account. E.g. Magazine Subscription Renewal.

RSS Feed
Really Simple Syndication: A technology that creates web content syndication and allows web users to subscribe to product feeds, websites, and blogs.

Search Engine
A program that lets you do keyword searches for information on the Web or within a website.

Search Engine Optimization
Search Engine Optimization is the process of improving the volume and quality of traffic to a website from search engines via natural or organic search results for targeted keywords. As a marketing strategy for increasing a site's relevance, SEO considers how search algorithms work and what people search for. SEO efforts may involve link building, a site's coding, presentation, and structure, as well as fixing problems that could prevent indexing by search engines. Other, more noticeable efforts may include adding unique content to a site, ensuring that content is easily indexed by search engine robots, and making the site more appealing to users.

Search Engine Ranking
A measure of the success of a web page or website. Basically, Search Engine Ranking is the placement of a user's website within a search engine's results page after a specific keyword search has been conducted.

Secure Electronic Transaction (SET) protocol
Proposed by MasterCard and Visa, SET is another standardized protocol for processing electronic transactions.

Search Engine Spider
Search Engine Spiders, crawlers, and bots are essentially the same thing. They are programs that browse the World Wide Web in a methodical and automated manner. This process is called web crawling or spidering. Many sites, search engines in particular, use spidering as a means of providing up-to-date data. Web crawlers are mainly used to create a copy of all the visited pages for later processing by a search engine that will index the downloaded pages to provide fast searches. Crawlers can also be used for automating maintenance tasks on a website, such as checking links or validating html code

Secure Server
A Web server or other computer connected to the Internet that is capable of establishing encrypted communication with clients, generally using SSL or SET.

Server
The computer in a client/server architecture that supplies files or services. The computer that requests services is called the client.

SET (Secure Electronic Transaction):
A system for encrypting e-commerce transactions, such as online credit card purchases. Developed by Visa, MasterCard, Microsoft, and several major banks, SET combines 1,024-bit encryption with digital certificates to ensure security. SET is still in development

SSL (Secure Sockets Layer)
It's a protocol designed for secure transfer of Information over the Internet. Information sent through an SSL-secured form is encrypted so that the information is not tempered with while the transfer is taking place.

Session Cookie
Temporary cookie stored in a computer memory for remembering preferences during a web site visit that is flushed on leaving the site.

Shopping Basket
As you shop online, you add items to your 'virtual' shopping basket. The basket is simply a list of the items you have selected to buy, together with the necessary details (number selected, price of each item etc). You can review what's in your basket at any time as you shop.

Site Map
A page that provides search engines with an efficient, alternate route through your site.

Spam
Unsolicited (usually commercial) e-mail sent to a large number of addresses. Refers to junk e-mail, most usually received in the form of unsolicited advertisements. Alternatively, spam can also refer to excessive, unwanted and/or otherwise irrelevant newsgroup postings.

Transaction Fee
A fee charged by a merchant account provider for each credit card transaction completed.

Up Selling
Offering products to a customer which have a higher value or are more advanced than the items they currently purchase.

URL (Uniform Resource Locator)
An address for a file (or page) located on the Internet, usually the Web. Example: www.sitesoutlet.com.

User Session
Each visit to a web site by one person. The session is usually "ended" when all pages have been closed or after a specific time of inactivity.

Visits
A term used to indicate how many times a Web page has been visited by people on the Internet. For example, if a site has received over 200,000 "visits," the main page has been displayed by different users all over the world more than 200,000 times.

Web analytics
The study of the impact of a website on its users (ex. how many people visited a site, how they got there, what they searched for, etc.)

Web Application
A software application that is accessible using a web browser.

Web Host

A Web hosting company leases server space and Web services to companies and individuals who wish to present a Web or e-commerce presence but do not wish to maintain their own servers. The servers are connected to the same fast Internet backbone. Cost structures are determined by the amount and complexity of services offered, such as scripting tools, database tools, multimedia streams, statistics, etc.

Web Server
A computer dedicated to storing the various files that make up Web pages and the protocols needed for communicating with other computers via the Internet.

Web storefront
The part of a virtual enterprise that allows a client/end user to interact with the server-side elements, usually in the form of buying and selling.

Welcome page (also home page)
The opening Web page for a Web site. It should contain both some navigation and contact information about your business.

WYSIWYG
What You See Is What You Get: An editor that displays formatted text as it will appear in its final published form.