

# Defining E-Commerce

**Address verification** — Process used by a credit card processor or other party to verify that a customer's ordering address matches its records.

**Authorization** — Process of making sure you have enough money in your bank account or line of credit to afford the item you want to buy. If all goes well, an authorization code is created and the money is deducted from your account/line of credit.

**Back end/Office** — The secret password-protected part of an e-commerce site where the merchant does the dirty work of managing the site, counting the money, and adding and/or deleting pages. It's similar to the back room of a regular store — except nobody (hopefully) comes out to say, "If it's not on the shelves, we don't have it!"

**Banner** — An often-annoying interactive advertisement on a Web site that will pop up by just brushing it with a cursor at the most inopportune time.

**Card not present merchant account** — Account allowing merchants to process credit cards without the cardholder actually being there. Internet merchants need Card not present merchant accounts

to conduct business online.

**Certificate authority** — Third party which verifies the identity of merchants and their sites.

**Check-out stand** — Shipping and payment-processing area of an e-commerce site. Contains bill-to and ship-to information, along with payment method.

**Commerce server** — Server that manages and maintains transactions and back-end data for an e-commerce Web site.

**CyberCash** — Secure gateway for authorization and capture of credit-card funds.

**Cyberpunks** — Knowledgeable computer buffs with attitude.

**Delayed settlement processing**

— Once a transaction has been authorized, the merchant must ship goods before transaction can be settled. Delayed settlements are stored online until the merchant selects the transactions for settlement.

**Digital or electronic cash** — Also called e-cash, it is making payments by transmitting a number from one computer to another. The numbers, just like those on a dollar bill, are issued by a bank and represent specified sums of real money. Digital cash is anonymous and reusable, like real cash.

**Digital certificate** — Issued by a certificate authority, it verifies to the shopper that the virtual store is asso-

ciated with a physical address and phone number, which can increase the shopper's confidence in the merchant.

**Digital signature** — Digital code attached to an electronically transmitted message that identifies the sender. It's like a written signature, and is important for electronic commerce and a key factor in most authentication methods.

**Digital wallet** — Encryption software that's used like a real wallet during e-commerce transactions. It holds a user's payment information, a digital certificate to identify the user and shipping information to speed transactions. The "wallet" is also encrypted against fraud.

**Disintermediation** — Cutting out the middleman, such as when Internet-based companies bypass traditional retail channels to sell directly to customers.

**Electronic check** — Takes money from users' checking accounts to pay bills.

**Electronic wallet** — Stores your credit card numbers on your hard drive in an encrypted form.

## Cookie

**Message given to Web browser by Web server. The browser stores the message in a text file called cookie.txt. The message is then sent back to the server each time the browser requests a page from the server. The purpose is to identify users and possibly prepare customized Web pages for them. When you enter a Web site using cookies, you may be asked to fill out a form providing such information as your name and interests. This information is packaged into a cookie and sent to your Web browser, which stores it for later use.**

## SSL

The **SSL (Secure Sockets Layer) Protocol** was developed by Netscape Communications, which provides secure communications between the server and client, preventing others from capturing or viewing the data being exchanged.

**Encryption** — Process of creating secret codes to protect stuff flying through cyberspace.

**Extranet** — Extension of corporate intranet that connects the internal network of one company with the intranets of its customers and suppliers. Makes it possible to create e-commerce applications that link all aspects of business relationship, from ordering to payment.

**Hypertext** — Text that contains links to other Internet sites and documents.

**Interchange** — The exchange of information, transaction data and money among banks. Interchange systems are managed by Visa and MasterCard associations and are standardized so banks and merchants worldwide can use them.

**Micropayments** — Transactions in amounts between 25 cents and \$10.

**Order confirmation** — E-mail message notifying you that an order has been received and will be processed and immediately sent.

**Portal** — Aims to be the first place people see when entering Internet, especially within an industry category; has links galore, perhaps a search engine, to encourage its popularity as a "port of entry."

**Shareware** — Software that can be used on a trial basis for free. Payment is expected if used after trial period.

**Real-time credit card processing** — Credit card purchase is authorized while a shopper is still online. If credit is denied, the shopper has opportunity to fumble around for another credit card to try.

The screenshot shows the infoplease.com website interface. At the top, there's a navigation bar with "Home", "Daily News", "Globe.com", and "Email". The main header features the "infoplease.com" logo and a search bar. Below the search bar, there are links for "Home", "Daily News", "Globe.com", and "Email". The main content area displays a "Computer Glossary" entry for "ASCII". The entry includes a definition: "ASCII is an 8-bit code for information interchange, a standard system for converting keyboard characters and instructions into the binary code that the computer understands." It also includes a "back" link and a "forward" link. The website has a blue and white color scheme.

[www.infoplease.com](http://www.infoplease.com)

If you've ever wondered what terms like ASCII, megahertz and URL mean, the computer glossary at [www.infoplease.com](http://www.infoplease.com) will provide you with detailed definitions of those terms and more.

**User ID** — Unique identifier selected by a person opening an account on an e-commerce site.

**Weight threshold/Price threshold** — Method of charging for shipping. Merchant

defines various price ranges and assigns a dollar amount for shipping charges to each range. ■

## Ad Index

Advertiser	Web site/E-mail	Phone	Page	Circle
Growzone	<a href="http://www.growzone.com">www.growzone.com</a> <a href="mailto:info@growzone.com">info@growzone.com</a>	877-476-9966	2e	160
Greentrac	<a href="http://www.greentrac.com">www.greentrac.com</a> <a href="mailto:customerservice@greentrac.com">customerservice@greentrac.com</a>	877-774-8722	7e	161
e-Greenbiz	<a href="http://www.e-greenbiz.com">www.e-greenbiz.com</a> <a href="mailto:info@e-greenbiz.com">info@e-greenbiz.com</a>	877-485-7100	9e	166
Griffin LLC	<a href="http://www.griffinllc.com">www.griffinllc.com</a>	800-237-1854	11e	162
Perma-Green	<a href="http://www.ride-onspreader.com">www.ride-onspreader.com</a>	800-346-2001	14e	165
BidMgr.com	<a href="http://www.bidmgr.com">www.bidmgr.com</a>	678-624-0877	19e	163
Green2Go.com	<a href="http://www.green2go.com">www.green2go.com</a> <a href="mailto:info@green2go.com">info@green2go.com</a>	888-424-7443	24e	164